AMPHITHALAMI,

OR,

The Accountants Closet:

Being an Abridgment of

MERCHANTS-ACCOUNTS

Kept by *Debitors* and *Creditors*;

Exactly and accurately shewing how to order, state and keep Accounts, either of a publick Farm, or private Estate, into a single Book, without a Memorial, and Journal, or Annal, whereby Calculation may be made at pleasure of the Advance or Arrear, Gain and Loss, of the whole Stock and Architecture.

A NEW METHOD,

Illustrated and Enlarged with necessary Instructions and Inferences of the *Essential parts* of *Traffick*, as also of *Denomination*, *Valuation* and *Reduction* of *Moneys*, *Weights* and *Measures* of divers Climates of the World.

Very usefull and convenient for *Lords*, *Knights*, *Gentlemen*, *Commissioners*, *Treasurers*, *Comptrollers*, *Auditors*, *Farmers*, *Merchants*, *Factors*, *Stewards*, and all degrees of Men.

Digested into Two Parts.

The First whereof is called LITERA *A.*

Invented and Composed by *ABRAHAM LISET*, Gent.

LONDON,

Printed by *Miles Flesher*, for *Robert Horne* at the South entrance of the *Royal Exchange*, 1684.

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THE PREFACE TO The READER.

THE intrinsecal scope of any Maxime, Courteous and (therein) Learned Reader, hath either to purpose a benefit or a pleasure, whereof generous Spirits in effect never will make any difference, but at a distance, in that they will get the true Benefit by the solid Pleasure, and the infallible Pleasure by the Benefit thereof. We use to supply the decay of corporal strength by necessary Food and Nourishment. Our Spirit or Mind (within speaking with us) cannot otherwise well be fed, but by solid Learning, yet never be satisfied; which is a strange thing of the more than humane mind of Man, in that no man in this transitory condition will be found never so ingenious and learned who could not yet learn and comprehend much more. Our Mind is no circumfered vessel, that could but contain a certain quantity; nay it is infinite, endless, unsearchable, all-capable, that in all things can find a period, save in it self, and haply can be wearied out, but never be satisfied and replenished with Learning and Knowledge so much as not to desire to know and learn still much more. Now if naturally all Men are desirous of Knowledge, then the question is, Why such a desire is not apparent and visible with all men? Answer, In as much as an hungry Stomach hath no appetite for loathsome nor over-hot Meats, whereof it cannot partake, so likewise every man desires to know, but not ever that which is necessary and requisite for him, nor by the means he abhors and shuns: nay many men desire for raw and unwholsom fruits when they stand more in need of Physick.

Some are of opinion that it is much better to learn but one thing artificially and fundamentally, than to keep our selves pel-mel upon many Sciences at once. But others there are that think themselves to be expert of all things, and yet never desire to learn so much perfectly as but a single one. For the first opinion these Reasons and Arguments here ensuing are alledged: Whereas Knowledge and Sciences being gifts of the Mind and treasures of the Spirit, as also the felicity of Riches doth not consist in the possession, but lawfull use thereof, so likewise it is insufficient to know much, but such Knowledge indeed must be improved, which can be performed much better by such a man that makes but one thing his constant study, than by another who learns much, but altogether imperfectly; thence it comes that a great confusion is occasioned in the Mind of Man as incapable to comprehend several things (no more than our eye properly can object but one thing) at once. If we consider the shortness of our Life, and the many things we are to study, then we will see we have scarce time enough to learn but that one thing whereunto we are ordained by Nature. And from thence it is why that excellent Lord and Chancellour of England, Verulam, *was of Opinion that there should be written a particular book of every Creature, as a book of Salt, a book of Sulphur, and another book of Coals, &c. For (saith he) in that we desire to know all things, we do not know any thing perfectly; no more than the current of a River having several arms or irregular ways will run as swiftly as that which flows streight forward and regularly. Many men if compelled against their own inclination unto any work of the Brain, (for that*

of

of the hands having another Nature) can perfect but little to purpose by all their Industry; and thence it is said, that such a one is born (as it were) for Poetry, and another for Painting, or Musick, and the like. But forasmuch as there never hath been any body indued by Nature with all gifts together and at once, so a man can be but fit for one thing, and if educated and instructed in the same from his minority, he may certainly attain to the highest pitch of perfection. But those men who think to learn all together are most like unto a certain country Swain that endeavoured to pull the Horses tail altogether off at once.

But those who are of opinion that many things, if not perfectly, yet sufficiently may be learned and comprehended altogether at one and the same time, do alledge these and the like Reasons, viz. *That there is nothing in this world which hath not many uses and benefits, and to find out which requires many ways trial; but what Science is there which is not united and knitted with many other Arts? therefore, say they, it is necessary that all should be comprehended and brought together, according to art, in an orderly Method.*

The mind of man being a perpetual and constant fire that cannot be kept long by one Pill; it being an immortal Spirit that cannot be satisfied in this concave of fading vanity, but is ordained as it were to search and apprehend the great misteries of God and its own Nature; Who is it then that will resist such a power except he that doth not understand the same within himself? So likewise is the Term of Life not too short, if it were not shortened by unprofitable work, and Death furthered by a disorderly living. From whence is it that the innate desire to know all things comes, if we must content our selves with but one thing; which yet not onely would be tedious, but also of little advantage and benefit to us, since there is no part which contains all the rest, but they are divided distinctly and peculiarly according to their dimensions? Considering the Knowledge of many Tongues, it first was given unto the Apostles for the propagation of the Word of God, and at this day still is very necessary for all Divines. Why then should it be said, this man doth understand the Hebrew, *and therefore he cannot learn the* Syriack *or* Arabick *Tongue, another doth speak* Latin, *and therefore he cannot learn* Italian *or* Spanish? *To the contrary, it will rather follow, that such a man can attain to the knowledge of the rest by so much the easier as he doth speak or understand the Original: the like condition it hath with all other Parts.*

The deciding of this Question consists first in its proper Sense, and then in the difference of mens Spirits. If by the word Part or Science be understood the original Knowledge of a thing, then it will rather be better to know all or much than but one thing; but if there be meant by it a foretaste and learning in part onely, then it will be better to know but one thing singly, well and throughly, than many things poorly. For a shot into the mark is better than twenty at rovers; a Science leading unto truth is better than hundred others that lead off from truth. But how we are to shun all needless superfluity, and to trace the next way unto all manners of learning, we will refer the Reader to its place.

But inasmuch as the shapes and Gestures of all men are differing one from another, so likewise are their Spirits. Some there are indeed who resemble those beauties that easily can win every heart to themselves; and unto such nothing seems impossible, but they are apt to learn all things which they undertake without any difficulty. Some are of a meaner sort, which for the most part are more fit for the common use, they learn much by diligent Industry, but remain ever in their apprentiship, and never are contented with what they purchase. But some are altogether deformed Spirits, being scarce so apt to discern what serves for their livelyhood, and such men (for the most part) must maintain themselves by their handy-craft work and drudgery. The Scope also is considerable which some one or other man aims at, and whereunto his object is prefixed; that man that is addicted unto a certain principal Science, must bestow his Industry much otherwise than he who studies but for his pleasure. 'Tis the saying of Plato, *that Nature (destining every man unto a certain thing) did bestow unto some Men a Gold Mind, to some other Men an Argentine Mind, and to the rest a mind of Iron; and it is well known that one Metall is not appliable nor fit instead of another, but each in its proper place: and in such a skilfull use consisteth the felicity of Governments.*

And

And therefore seeing that the Lord of all Goodness did not impart unto every Country all sorts of Fruits and Commodities, nor unto every Man all sorts and manners of Spiritual gifts, it is most necessary to have an universal intercourse and correspondency both of Trade, Arts, Sciences, and all good things, for the general dealing in such pretious Commodities: but the enemies of Vertue ought not to be admitted thereunto. To which end the Authour of this Book did venture to appear upon the Stage and Publick Market-place with his first Summer-fruits, of a short Method and New way of Accounts; *for the manage and dealing of all the rest: withall confessing that the Excellency thereof consists not in its literal composure, but in the wise practice and use thereof; no more than a Harp (or some other musical Instrument) with its several and distinct strings, of it self will give any comfort, if it be not strained unto a pleasant and delightfull Harmony or tune by some skilfull Hands: yet for all that it may fitly be termed an Artificial and Exquisite Mirrour of other Mysteries, as it is of Divinity, Justice, Reason of State and natural Maximes. As for instance, whereas there immediately proceeds from the onely God, the Holy Trinity, producing Life, Light, Love and all Essential goodness, which furthermore appear in several powerfull operations, as it doth in Faith, Charity, Hope, Patience, Humility, Prayers, and all other Vertues; and so to the glory of God the Authour and the good of man perpetually are going about circular, as it were, for all Eternity: So likewise proceeds from the account of the Stock a Treble account of all Effects, Money and Gain; and from which furthermore rise and grow all the other accounts, Debtors and Creditors, as its consequent branches and boughs, still returning from Balance to Balance, unto the first Spring and Original thereof. And forasmuch as Faith without Charity in a manner is dead, so likewise will be the Estate without Gain, the one being revived and cherished by the other: whereas to the contrary it were altogether dead and unprofitable if gain were wanting; but being together they are as it were, one the body, and the other the soul and life thereof.*

Truth, Justice and Equity being represented, in that the least Fault, Error or Transgression will not be undiscovered or unremedied by the Balance, as an infallible Umpire and just Judge thereof.

Moreover concerning things Polemical and Private, it will shew with much ease and delight how we may not onely keep and preserve that which we have already in our possession, but also how it may fitly be augmented and improved. But that consists chiefly in the well-ordered application thereof; and especially if we observe these ensuing Rules, viz. *Devout Prayers, diligent Industry, a merry Mind, a Conscience void of offence, not to inquire after Strange things, not to believe our own Fancy, not to be offended at a merry Word in jest; to seek Honour among our likeness, to instruct the Ignorant, to learn of the Wise, to ask what we do not understand, to be courteous towards all Men; seeing it is an infallible Maxime, Who speaks well will be commended, who doth well will be done well unto, who strives after renown must behave himself gentle, who mislikes sincerity cannot be counted pious. As for example, if our Ability and Effects rightly be stated to account, then we may make use thereof even with profit and pleasure, either in our life-time or at our decease, both as a Mirrour, Inventory, Testament and Last will towards our Heirs and Successours. Besides that we may see from time to time how far the Talent which God hath trusted us with correspondeth with the improvement, how nigh the Gain doth balance the Loss, in which defects appear, and how any thing amiss may be remedied.* Item, *what course might be taken towards any advantageous design and occasion, with such like innumerable Consequences, which for brevities sake are left to the serious Consideration of the Ingenious Practicioner.*

As for the common and usual way of the so called Italian Book-keeping, *the* Authour *of this Book is not Ignorant: but seeing those Volumes which as yet are exstant in several languages are altogether very large and circumstantial, consisting commonly of 3, 6, 7, or more Books, as is Memorial or Waste-book, Cash-book, Book of Charges and Expences, Book of Bills of Exchange, Books of Accounts, Bills and Acquittances, Copy-book, Journal, Mensal, Annual and Lieger,* &c. *and in regard that hitherto no such Exact and short Method did arrive to his hand, he did presume, so as for the good of the Publick and the love to his*

Neighbour, to compose this short abridgment of a well-proportioned and ordered Principal book or Lieger, containing as it were all the rest as aforesaid, with this confidence, that haply he may prove at least useful and serviceable unto some that are capable thereof; desiring neither Vain-glory nor undeserved Blame for all his pain and industry, but rather hoping that the curious Practitioner will not be found negligent at any occasion to supply the imperfection of this work with his more perspicuous Ingeniosity, and where he shall see it necessary, to add such other accounts requisite thereunto as would beautifie the whole Structure so much the more. He for his part is very willing to be instructed by any ingenious man, not onely in this, but also in all other things, being assured that he did not at leastwise intend to offend any body, if not haply he hath made way for many others unto Vertue and Knowledge, accounting the singularity of this Work as an unmoveable Pillar on the High-ways, by which an unexpected Traveller may fare well, and another more expert one not be served at all. And moreover it can be possible that the like Work would be unfeasible unto many, who although they did not want sufficient Skill and Knowledge, yet had need of industry and opportunity requisite thereunto. A short Account without either pleasure or profit must needs be tedious: the Proportion of goodness is the thing aimed at, and not the Multiplicity of words. The love of a man towards his Country and Zeal unto all Liberal Sciences are commendable onely in their purity and naked sincerity. Part of Learning is a special gift of God imparted unto man, and is not prohibited by his Law, but by the Ordinances of Mahomet; leading from evil unto good, mitigating the present infirmities, and governing the appetite. What Socrates *said once of a Looking glass; that cannot improperly be applied to parts and learning; Yea if a man onely for his internal Intellects and not for his external Regard is to be counted a man, then respect is chiefly to be had unto its adornation and embellishment, and so the Proverb is verified,* Speak that I may see you. *That man onely is to be accounted Wise whose Knowledge is more for Profit than for an Outward shew: For it needs must be better to know yet something though needless, than to know nothing at all.*

Farthermore, it rests yet to say, that those men who are determined to publish any thing in print, are most like to those who are building on the publick streets, they must get the stones either from old buildings or out of a new Quarry: the first is not so difficult, and yet requires almost more industry than skill; but the other being more Cumbrous and Honourable. Of such a literal Fabrick we are first to calculate the whole Architecture, and then to begin at the lowest Foundation, and so raise it by little and little very artificially and curiously to the top; if otherwise we desire not to get more Blame than Fame by it, or to lose again the Renown which at first we did get by the work thereafter ensuing. Those Scoffers that pass by we must suffer to talk and judge their fill of it, with this assurance, that others again will judge very meanly of their Judgement.

There are so many books published that it seems almost difficult well to chuse of them: yet of those several sorts of Spirits of men many more are to be found that will differ in opinion and judgment; and therefore we ought not so much to look upon the Ingenious onely, neither upon the Unskilfull, nor upon the Niggards, nor upon the Lovers of Poesy, Painting, or of Musick, &c. but upon all together, as Pipes and Organs, conveying Knowledge unto our Capacity. I must confess we live in a skilfull time, wherein Circumspection is very necessary, and never will be immature as well in Writing as in Speaking. Certes, no sufficient Schools have been had as yet, in which upon all occasion we could have learned either so to order and temper our Speech and Silence, or to appropriate the Knowledge of all Sciences unto our selves. Ingenious men having even as well different affects, and the better opinion are sometimes in variance amongst themselves. One man cannot well fashion his things, another did not reade much; one wants Words, another lacks Discretion and Knowledge, a third needs will appropriate Parts and Eloquence altogether unto himself, desiring to be heard of every body, but himself will not hearken to any body; not considering that there is a time to speak, and another time to be silent, never a one in which all at once is to be spoken. It is of more than but a little concernment, that a man from his minority is addicted unto good books and company, to the end that pretious time might not be lost, which God had at first in such an Esteem, that he required the seventh part thereof as the Sabbath, wherein

of

of all other things he commanded but the tenth part to be given. Now inasmuch as we are to shun and neglect bad and foolish Books, so likewise are we (as I conceive in my opinion) to flie and abhor the vitious and naughty ones, since Conscience is not safe by the first, and by the second our Mind cannot be edified. He that frequents lewd company must either be like unto them, or else be their Adversary; nay, he must either vindicate their Vices and Malice, or not resist their Ignorance. Many Contrarieties and Enmities there are hid in Nature (whose causes are not yet found out) but no greater Contrariety or Enmity can be had betwixt Vertue and Vice, Knowledge and Ignorance, than unprofitable Books and Exercises or Discourses, for they rather will infect good manners, than good Books and solid Discourses and Exercises will remedy ill manners; and therein some few things there may be in a naughty Book which are hardly not to be slighted, yet they ever will be either of an acetous or disgustfull taste, most like unto those wild fruits of an ingrafted Tree, which neither can be eaten by a dainty mouth, nor digested by a feeble Stomach.

THose now of the Readers do perswade themselves that the Author of this Book seeks to purchase a lasting name, greatly deceive themselves in their conceived opinion, for he sufficiently did learn to distinguish the Vanity of such purpose; and doth know very well, that in this Mortality nothing immortal can be had or gotten. *Why then should a man be so bold as to boast of that which is not his, seeing he received all, and especially the gift of the Mind, originally of God, according to the known Scripture in* James 1. 17. Every good gift and every perfect gift is from above, and cometh down from the Father of Lights. Ecclesiasticus 1. 1. All wisedom cometh of the Lord, and is with him for ever. *The vanity of such Remembrance is in many mens opinion, and commonly in such mens who know least of all. But what is the Name of man else but a vain tile sound that flies away with the lightness of the Air? Why then should such a shadow of Vanity eclipse the eye of our sickle mind? What would it avail to our soul (after its farewell taken from the World) if it could partake of the same Vain-glory or not? For neither can the grievous torment of Hell be mitigated or modorated, nor the Eternal Joy of Heaven be Augmented thereby. And yet nevertheless many men are thus drunk with such desire of Vain glory, that they not being sensible of their own Mind will be confounded at last. But much less is the Authors desire to get great Riches and Wealth by his undertaking, he being as it were his own Accomptant, and one that must purchase his pleasure and profit with great pain and industry. That man that is not ignorant of the little esteem which all Arts of Peace have had in these later times of War, will believe very easily that very little can be got, but more be lost than gained by writing of Books. To conclude, the scope of this work is chiefly intended for the delightfull benefit of the ingenious Practitioner, in that such things are propounded and stated which at his pleasure he can practise and reform, according to his occasion and industry, unto whose cordial and continual affection we recommend our selves.*

But as for Momus *and those Scurrilleurs that censure and blame all things, we shall give this Caveat, that Your Censure will be censured again by more Ingenuous men. You resemble those African Painters that represent the Angels black and the Devils white. Another delineating all Nations with their proper habits, but as he came to the Frenchman he drew him altogether naked with a piece of Cloth and a pair of Scissars under his Armes, signifying so much, that this man onely could not find any thing which he should like constantly. And therefore if we can please all but you, then take the Scissars and cut your self a Miter according to your own Chimera's; but be sure to free your self first (like the Hawk) of the straps, if so be that Custome onely and not Nature did tie you withall. And so we bid you farewell.*

Direction,

For the better understanding of, and attaining to, this Art of

BOOK-KEEPING.

TAke notice that in every Account or Page the Margent sheweth the Year and the Month: The two first Lines represent the Day of the Month when such things, thereafter specified, either were done or brought to Account. The first word To, in the *Debet*, referrs to the *Creditor*; and the first word By, in the *Credit*, referrs to the *Debtor* of that Parcel, and is to be found by the direction of the two second Lines, signifying the Page of the Book where the money of that parcel specified in the next three Lines thereafter ensuing either is Credited or Indebted. All Accounts being of a double nature, that is to say, where in one Page a *Debtor* is, there in another Account or Page must needs be a *Creditor* also of the same Parcel, under what name or notion soever, otherways no just *Balance* could be made: as the Account of the *Stock*, being the main Ground-work, and as it were an Inventory or Specification of every distinct and particular Parcel of the entire and whole Estate, must be charged each distinctly in its proper nature or essence by a particular Account, referring to the same Account of the *Stock* again; to the end the Use and Improvement thereof may be distinguished from the Rest, and Calculation made accordingly by *Gain* and *Loss*. And so from time to time the Intercourse of Money, the Charges and Expences, the Accounts, Bills and Certificates concerning Rents, Leases, Excises, Assessments, Imposts, Revenues, Orders, Trade, Commissions and the like, of the respective Merchants, Factors, Correspondents, Stewards, Farmers, Auditors, Comptrollers, Treasurers and Commissioners, must be stated and charged by their proper and particular Accounts; ever observing their due order, either in proceeding from, or reflecting to, their primitive cause and original. As soon as any Account is ingrossed and stated in the Book, then the name thereof is to be conveighed unto the Table, and there placed where the first letter of the Surname is to be found, with the number of the Page thereof, to the end it may direct you to it again upon any occasion, as by the Table hereafter ensuing may be seen.

The

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Y

Z

1658		The *Stock* is *Debtor*.	*folio*	li.	s.	d.
January.	2	To Sr. *John Ireland* Kt. for Money lent upon Bond the 25*th* of *March* 1657. to be paid again within a years time, at 6 *per Cent.* for Intereſt.	4	1000	—	—
December.	31	To Balance, L[a] A. li. 60928. 12 s. for tranſport of this account to a new Volume L[a] B.	44	60928	12	—
			li.	61928	12	—

Note, That this account of the *Stock* is the main groundwork of all the book and other accounts; or the body whereof the other accounts are members: and therefore as the office of the one is to nouriſh and cheriſh the others, ſo the duty of theſe are to adminiſter unto the firſt; and to the end we may know what every member or branch can or will doe in its office: then we are firſt to make an Inventary or ſpecification of each particular, in its proper Nature and Eſſence. So that we place each branch or member of our Eſtate diſtinctly to a particular account, as it is here to be ſeen in ſeveral parcels: and firſt by the *Manour* of *Speedwell* in *Credit*, which being a parcel of the *Stock*, and of a differing nature from the reſt, we are to convey it from thence in the ſame Title upon a particular account, on the next page thereafter enſuing, on the left ſide of the pages in *Debet*, with theſe or the like words, The *Manour* of *Speedwell* in the County of *Succeſſe* (lying 12 miles from *Goodfort*) is indebted; which being the Title-page or head of that account, you let it ſtand above by it ſelf, and proceed unto the particulars, why and to whom it is indebted, which ſhews itſelf to be, To the *Stock*, for the value of ſuch and ſuch Houſes, Lands and Chattels ſpecified there, li. 5000. which being thus placed, and ſtated to account, you are to proceed with the *Manour* and *Forreſt* of *Encreaſe*, and all the reſt of the parcels of the *Stock* accordingly, in order to the firſt, giving every parcel his particular account, ſo that all thoſe in *Credit* of the *Stock*, may be as many *Debtors* by themſelves; and to the contrary, thoſe that are *Debtors* of the *Stock*, may be *Creditors* by themſelves. Referring one unto another, to the end balance may be made at pleaſure: and ſo the foundation of your building will be laid, and ready to ſupport a curious Architecture.

1658		The *Stock* is *Creditor*.	*folio*	li.	s.	d.
January.	2	By the *Manour* of *Speedwell*, li. 5000. according as it was valued to be worth, consisting in two fair Houses, a Dairie, 500 Acres arable, and 500 Acres pasture ground, several Meadows, Orchards, Gardens, and 1000 heads of Sheep and Cattel, lying within the County of *Successe*, 12 miles from *Goodfort* ——	5	5000	—	—
	•	By the *Manour* and *Forrest* of *Increase*, li. 4000. according to estimation, lying within the Countys of *Somerset* and *Devon*—	7	4000	—	—
	•	By several *Goods* and *Houses* lying in and about *London*, according to estimation li. 15000. *viz.* a House with an Orchard and Kitchin garden, as also 300 Acres arable, and 600 Acres pasture ground, valued to be worth li. 3000. lying 12 miles from *London*, and bordering on the high-way towards *Oxford*, commonly called *Plesance*, a fair House situated in *Broad-street London*, valued 2000 li. two other Houses in St. *Martins-lane*, worth 6000 li. one House in *Cheapside*, taxed for 1000. li. several Closures and parcels of arable and pasture grounds about *London*, valued to be worth 3000 li. together is ——	9	15000	—	—
	•	By the *State* of *England* li. 5500. for Money lent to the Parliament in *Anno* 1650. the 25*th* of *March*, upon publick faith, at 6 the 100. for Interest, is Principal —— ——	7	5500	—	—
	•	By several *Ships* at *Sea*, one called the *Hope*, mounted with 20 pieces of Ordnance, of about 400 Tuns, valued to be worth with all the appurtenances 3000 li. Another called the *Fortune*, of 500 Tuns and 30 Guns, valued with appurtenances 4500 li. A third called the *Good-adventure*, of 600 Tuns and 60 pieces of Ordnance, worth 6000 li. —— ——	11	13500	—	—
	•	By Sr. *Thomas Vincent* Kt. li. 500. for Money lent him upon his bond, the 25*th* of *March* 1657. in deposition to be paid again with 6 *pro* C*to* Interest —— —— ——	3	500	—	—
	•	By *Cash* found this day in ready money of several sorts of Gold and Silver Species —— —— ——	13	6500	—	—
December.	31	By *Gain* and *Loss* li. 11928. 12 s. for so much gained and advanced by the blessing of God with the *Stock* in the time limitted, beside and above all Charges and Expences reduced—	35	11928	12	—
				li. 61928	12	—

1658.		Sr. *John Ireland* Kt. is *Debtor*	*folio*	li.	s.	d.
March.	26	To *Cash* li. 1060. paid upon his assignment unto his *Clerk* as by his acquittance for 1000 li. Principal, and 60. li. for a years Interest at *6 per Cent.* as by the *Contra*, see *folio* —— ——	14	1060	—	—

Note, That as it is said formerly, the account of the *Stock* must be divided into several parcels, either in *Debet*, of those that are *Debtors*, or in *Credit*, of those that are *Creditors* to the *Stock*; and if specified in order according to an Inventary thereunto, you will find all those parts and parcels to be nothing else but the whole and entire Estate together, comprehended by that account of the *Stock*. Whereof this account being the first parcel of the *Debet*, ought to have the first place of the Book after the *Stock*: And to be the more sure of your work, for preventing Errours, observe that as soon as you have conveyed a parcel of the *Stock*, or any other account afterwards, upon a particular account, as this is one, and *credited* the *Debet* of

1658

Sr. *Thomas Vincent* Kt. is *Debtor.*

January.	2	To the *Stock* li. 500 for money lent him upon his bond in deposition, the 25*th* of *March* 1657. to be paid again with Interest at 6 the 100. —— —— ——	2	500	—	—
March.	25	To *Gain* and *Loss* li. 30. for Interest of the 500. li. Principal, from the 25*th* of *March* 1657. untill this day is one year, at *6 per Cent.* cometh to —— —— ——	36	30	—	—
			li.	530	—	—

Note, That this account, or any other of the like Nature, is altogether according to the former account of Sir Ireland, onely with this difference, that whereas the one is a *Debtor*, the other is a *Creditor* to the *Stock*, and therefore easily can be observed in stating and placing them to account.

1658		*Creditor.*	fol.	li.	s.	d.
January.	2	By the *Stock* li. 1000 for Money lent the 25th of *March* 1657. to be paid again with Intereſt at *6 per Cent.* in a years time——	1	1000		
March.	25	By *Gain* and *Loſs* li. 60. for a years Intereſt of the above ſpecified li. 1000. Principal at 6 the 100. is——	35	60		
			li.	1060		

the *Stock*, or charged the *Credit* thereof by that particular account ſo ſtated as aforeſaid, you are to ſign it with a point upon or near to the firſt line of the page where the day of the month is ſpecified, in both accounts, by which you can ſee at any time as you examine your Books, that ſuch parcels pointed are rightly ſtated to account, and to be found both in *Debet* and *Credit*. As for Inſtance, this account being at firſt *Creditor* to the *Stock* for Money borrowed the year before it was charged to this account, and by the point you will ſee that it is conveyed from the *Stock* to this particular account, and that as it is here in *Credit* ſo it muſt needs be in *Debet* upon that account of the *Stock*: As for Intereſt of this Money paid again at the expiration of the appointed time agreed on, it conſequently makes the Sum greater at the day of payment, and takes it from the account of *Gain*.

1658

Creditor.

March.	25	By *Caſh* li. 530. for 500 li. ſterling, lent him the 25th of *March* 1657. with Intereſt for a year at 6 the 100. Received this day by my order paid unto the Caſh-keeper——	13	530		
		As more at large is to be ſeen by *Debet* in *Contra*.				

Moreover as you are to add Intereſt unto the Principal of that account and *Credit* of Sir *Ireland*, and pay it together, ſo in the contrary you are to do with this *Debtor* Sir *Vincent*, and receive it together, not forgetting to borrow the Intereſt of the one from the account of *Gain* and *Loſs*, (being loſt Money as it were) and to add the Intereſt of the other (as being gained) unto the ſame account of *Gain* and *Loſs*. And ſo at the day of payment or receipt thereof the Caſh is to be charged, for the one in *Credit* as having paid it, and the other in *Debet* as having received it; which being ſtated accordingly, and conveyed from one account to the other, the point as aforeſaid will ſhew the conformity thereof.

1658		The *Manour* of *Speedwell* lying within the *County* of *Suceſse* 12 miles from *Goodfort* is *Debtor*.	*folio* 5	li.	s.	d.
January.	2	To the *Stock* li. 5000. for 2 fair Houſes, a Dairie, 500 Acres arable, and 500 Acres paſture ground, ſeveral Medows, Orchards, Gardens and Cloſures, 1000 heads of Cattel and Sheep, together valued to be worth	2	5000	—	—
July.	2	To *Gain* and *Loſs* li. 250. for 6 months Rent, Revenue and profit of this *Manour*, received from the Tenents and Occupiers by the Steward Mr. *Honeſt*, as by his account	36	250	—	—
December.	31	To *Gain* and *Loſs* li. 250. for half a years profit received by the ſaid Steward as before.	36	250	—	—
			li.	5500	—	—

Note, That this *Manour* of *Speedwell* being a parcel of the *Stocks Credit*, muſt be placed upon a particular account (as it is here) in *Debet*, becauſe it is a *Debtor* to the *Stock*, in as much as the value thereof extends it ſelf to ſuch and ſuch a conſideration; and being thus conveyed from the *Stock*, and ſtated accordingly; then from time to time you are to look for the Rent, Profit, Revenues or Increaſe, commonly occaſioned either by your own vigilancy, or the diligence of your Steward, and the good influence of Heaven, from the Tenents, Occupiers or Farmers of theſe Houſes, Dairies, Lands and Cattels, that belong to this particular account, whereof the Steward is to keep a particular Book in the Country of all and ſingular his Receipts and Diſburſements; which alſo can be done by one ſheet of Paper after another, ſo that it be but in ſafe Cuſtody; and according to your pleaſure is to give or ſend you a general Bill and Account (which commonly is done once every quarter of a year, or ſix Months,) and ſo having received and examined his bill or account, as alſo deducted his Diſburſements from his receipts in the ſpace of ſo and ſo much time, you are to charge the Stewards particular account of the Surplus of his Receipts, and to *Credit* this account (or any other *Manour* under a Stewards adminiſtration) of the ſame as effectual profit thereof, ſo that the Steward being *indebted* for that

1658		*Creditor.*	*folio*	6	li.	s.	d.
July.	1	By Mr. *Honeſt* the Steward li. 250. for half a years Rent, Revenues and Profit of this *Manour*, received from the Tenents and Occupiers, according to his Bill delivered this day ——		17	250	—	—
December.	31	By the ſame Steward li. 250. for half a years Rent, Revenues and Profit, as before ——		17	250	—	—
		By *Balance* L^r A. for tranſport of this *Manour* to a new account, into a new Volume called the Letter B ——		43	5000	—	—
				li.	5500	—	—

ſum and parcel, the *Manour* needs muſt be *Credited* for the ſame, ſo that one ſtill depend from, and correſpond with the other. But as ſoon as the Steward hath ſent and remitted the Money or proceed of his account, or paid the ſame by your order unto others, then as he is to be *Credited* for the Money ſent or paid, and the *Caſh* or *Receiver* thereof to be charged, ſo this profit of the *Manour* formerly placed in *Credit*, whereof the Steward was *Debtor*, muſt now be charged to the account of *Gain* and *Loſs*, as the augmentation and increaſe thereof, here in *Debet*, and there in *Credit*; to the end that the *Manour* be no loſer, but ſtill be worth and *indebted* to the main *Stock* for the primitive Eſtimation, unleſs it ſhould ſuffer damage by ſome accidents and caſualties of the Elements and Fate of Wars; In which caſe the whole *Stock* or *Body*, with all its intellects, muſt ſuffer by it. And according to this you are to proceed with all other *Manours* under your Juriſdiction and Poſſeſſion.

The *Manour* and *Forreſt* of *Increaſe* lying in the *Counties* of *Sommerſet* and *Devon* is *Debtor.*

1658			folio	li.	s.	d.
January.	2	To the *Stock* li. 4000. for ſo much it is valued to be worth this day by Eſtimation, as by a ſurvey and deſcription thereof—	2	4000	—	—
March.	30	To *Gain* and *Loſs* li. 100. for Tithes and Revenue of 3 months, *viz.* from the 30th of *December* 1657. untill this day, from the Tenents and Occupiers of this *Forreſt* received (as by the *Contra*) about paſturage of their Sheep and Cattel, by Mr. *Honeſt* the Steward	36	100	—	—
June.	31	To *Gain* and *Loſs* li. 100 more received as before by the ſaid Steward, for Tithes and Profit from the 29th of *March* untill the 30th of this Inſtant *June*, about paſture of Sheep and Cattel	36	100	—	—
September.	30	To *Gain* and *Loſs* li. 100. received more as before by the ſaid Steward, from the Tenents and Occupiers of this *Forreſt*, for Tithe-wool and Duties	36	100	—	—
December.	30	To *Gain* and *Loſs* li. 100 received more as before by the ſaid Steward, for Tithes and Duties from the Occupiers of this *Forreſt*	36	100	—	—
			li.	4400	—	—

Concerning the ordering, ſtating, and managing of this Account, I ſhall refer you to the Note and Direction of the foregoing *Manour* of *Speedwel*, where you will be inſtructed more at large of both Natures.

1658

The *State* of *England* is *Indebted.*

January.	2	To the *Stock* li. 5500. Principal lent to the *Parliament* upon Publick Faith the 25th of *March* 1650 at 5 *per Cent.* Intereſt, as by their Charter and Promiſe about the ſame Money	2	5500	—	—
March.	25	To *Gain* and *Loſs* li. 2640. for 8 years Intereſt of 5500 li. comes to	36	2640	—	—
			li.	8140	—	—

Note, That the *State* contracted this *Debt* ſeveral years before this account was ſtated, and therefore they are *indebted* to the *Stock*, for this is a parcel of it; Conſidering if the Money were ſtill in your *Caſh*, then the *Caſh* would be that *Debtor* to the *Stock:* but now they having it, muſt needs be the ſame, untill repayment be made, or Content given, which being done by thoſe three parcels in the Credit, both for Principal and Intereſt, wherefore they are abſolved from that *Debt.*

1658		*Creditor.*	*folio*	li.	s.	d.
March.	29	By Mr. *Honeſt* the Steward li. 100. for Tithes and Revenues received from the Tenents and Occupiers of the *Forreſt*, for the Paſture of their Sheep and Cattel theſe 3 Months, as by his Book and Bill ſent me laſt day —— —— ——	17	100	—	—
June.	30	By the ſame Steward li. 100. more, for Tithes and Revenues as before, ſince his laſt account, according to his Bill and Specification this day delivered —— —— ——	17	100	—	—
September.	29	By the ſame Steward li. 100. more, as before, according to his Bill this day ſent from the Country, being for 3 Months Tithes and Revenues of this *Forreſt* —— ——	17	100	—	—
December.	30	By the ſame Steward li. 100 more, as before, received for Tithes and Duties from the Tenents and Occupiers of this *Forreſt* from the 29*th* of *September* laſt untill this day, according to his own account this day delivered —— ——	17	100	—	—
	31	By Balance L[a] A. li. 4000. for tranſport of this account to a new Volume called L[a] B. —— —— ——	43	4000	—	—
			li.	4400	—	—

1658

Creditor.

March.	25	By Lands in *Ireland* li. 3000. for 600 Acres of arable ground, lying 12 miles from *Dublin* towards *Waterford*, allotted for my Share there of the Adventurers at 5 li. *per* Acre, amounts to—	29	3000	—	—
	—	By the Farmory of *Paywell* li. 5000. to be paid by the Farmer thereof within 5 years in equal portion, and 200 li. avanco for Intereſt *per annum*, as by that Charter and Letter Patent bearing *Weſtminſter* the 20*th* of *March* 1658 —— ——	31	5000	—	—
	—	By *Caſh* li. 140. received by order of Mr. *Good-money* out of the publick Treaſure —— —— —— —— ——	13	140	—	—
			li.	8140	—	—

both by Lands in *Ireland*, and the Farmory of *Paywell*, each whereof you are to convey and ſtate to a particular account, for the future Improvement thereof, the 100 li. in money belongeth to the *Caſh*, which muſt be charged for it.

1658		Several *Goods* and *Houſes* lying in and about *London* are *Debtors.* *folio*	9	li.	s.	d.
January.	2	To the *Stock* li. 15000. according to Eſtimation, *viz.* a Houſe with an Orchard and Kitchin-garden, as alſo 300 Acres of arable ground, & 600 Acres of paſture ground thereunto belonging, commonly called *Pleaſance*, bordering 12 miles from *London* upon the High-way towards *Oxford*, valued to be worth--li. 3000— Another Houſe ſituated in *Broadſtreet London*, valued with appurtenances and furniture — —li. 2000— Two fair Houſes in St. *Martins lane* worth with appurtenances —— —— ——li. 6000— A reaſonable handſome Houſe in *Cheapſide* with furniture valued —— —— ——li. 1000— Several Cloſures and parcels of arable and paſture-ground about *London*, valued to be worth according to an Inventary and Liſt of all theſe Goods—li. 3000—				
		The total ſum is — — —	2	15000	—	—
February.	10	To *John Faithfull* Steward of the Houſhold li. 120. for mending of the Rooſe of the Houſe in *Broad-ſtreet* 10 li. 10s. payed to the Carpenters and Maſons for Reparations of the 2 Houſes in S. *Martins lane* 60 li. 10 s. more for the Houſe in *Cheapſide* 20 li. for Husbandry-work, towards the tillage and banking, as alſo plowing, watring, ſowing, and the like, of the ſeveral Cloſures and parcels of ground li. 29 according to his Bill, examined this day —— —— —— ——	16	120	—	—
April.	5	To *Gain* and *Loſs* li. 2030. for Leaſe of theſe ſeveral Houſes, gained and advanced, as is to be ſeen in the *Credit* from the 10th of *January* laſt, untill the 4th of this Inſtant, whereof reducted the 120 li. above for Charges had about theſe Goods, reſts from 2150 li. total, the ſum of —— ——	36	2030	—	—
December.	2	To *Gain* and *Loſs* li. 805. for Rent, Revenue and Increaſe of all theſe Goods, from the 4th of *April* laſt untill this day, as more at large is to be ſeen on the other ſide in *Credit* ——	36	805	—	—
			li.	17955		

Note, That in ſuch caſe of preſency it will be better we our ſelves diſpoſe of thoſe goods and effects at hand; or let it be done by one of your domeſtick ſervants, as it is here repreſented by the Steward of the Houſhold: for the Caſh-keeper being at hand may receive thoſe Monies due himſelf by your aſſignation, if ſo be that the Steward ſufficiently is ſupplied with Money towards the defraying of your other neceſſary Charges and Expences: and therefore who receiveth the Money muſt be charged for it, according to the former accounts of *Manour* and *Forreſt*, whither for brevity ſake I refer you.

1658		*Creditors.*	*folio*	10	li.	s.	d.
January.	10	By *John Faithfull* Steward of the Houſhold li. 600. for 21 years leaſe of the Houſe called *Pleaſance*, lying 12 miles from *London*, upon the Highway towards *Oxford*, received according to agreement and the Indenture of Sir *Robert Noble* Knight, he being to pay yearly Rent 200 li. at the 4 quarter days in equal portions —— —— —— ——		15	600	—	—
January.	20	By *Caſh* li. 400 received of Mr. *Robert Kind*, for 21 years leaſe of the Houſe ſituated in *Broad-ſtreet London*, according to Indenture, he being to pay more yearly Rent 130 li. at the four feſtival days, in equal portions, during all the time, unto my Aſſignee —— —— —— ——		13	400	—	—
March.	30	By *Caſh* li. 500. received of the Lord *Newport*, for 21 years leaſe of a Houſe in S. *Matins lane*, according to bargain and Indenture, he being to pay yearly Rent 200 li. at the four quarter days in equal portions —— —— ——		13	500	—	—
April.	3	By *Caſh* li. 450. received of Sir *Punctual* Knight, for 21 years leaſe of another Houſe in S. *Martins lane*, according to the former, to be paid Rent *per annum* 200 li. in equal portion—		13	450	—	—
.	4	By *Caſh* li. 200 received of Alderman *Score*, for 21 years leaſe of the Houſe in *Cheapſide*, according to Indenture, he being to pay unto my Aſſignee yearly Rent li. 80. in four equal terms and portions —— —— —— ——		13	200	—	—
.	10	By *John Faithfull* Steward of my Houſhold li. 50. for Rent received by my Aſſignation of Sir *Robert Noble* Knight, the firſt quarters pay of the Houſe in the Country called *Pleaſance*, according to his Indenture made on the 10th of *January* laſt —		15	50	—	—
.	20	By the ſame Steward li. 32. 10 s. received upon my aſſignation from Mr. *Robert Kind*, for a quarters Rent of the Houſe in *Broad-ſtreet* according to Indenture. —— ——		15	32	10	—
July.	30	By the ſame Steward li. 50. received from the Lord *Newport*, for a quarter years Rent of the Houſe in S. *Martins lane*, according to his Indenture —— —— ——		15	50	—	—
Auguſt.	3	By the ſame Steward li. 50. received from Sir *Punctual* Knight, for a quarter years Rent of the other Houſe in S. *Martins lane*, according to Indenture —— —— ——		15	50	—	—
.	4	By the ſame Steward li. 20 received of Alderman *Score*, for a quarter years Rent of the Houſe in *Cheapſide* — — —		15	20	—	—
.	10	By the ſame Steward li. 50 received more as before of Sir *Robert Noble* Knight, for a quarter years Rent — — —		15	50	—	—
.	20	By the ſame Steward li. 350 received of Mr. *Robert Kind* for a quarter years Rent as before on the 20*th* of *April*, li. 32. 10 s. and for the growth, increaſe and revenue of the ſeveral parcels of ground, as by his Note and Bill examined, li. 117. 10 s.—		15	350	—	—
December.	1	By the ſame Steward li. 202. 10. s. received upon aſſignation in ſeveral times and ſums of Moneys, for Rent, *viz.* the 30*th* of *October* of the Lord *Newport* 50 li. *November* 3. of Sir *Punctual* 50 li. *November* 4. of Alderman *Score* 20 li. *November* 10. of *Robert Noble* li. 50. *November* 20. of Mr. *Robert Kind* li. 32. 10. s. for a quarter years Rent —— ——		15	202	10	—
.	31	By Balance La A. 15000. for tranſport to a new Volume called La B. —— — — — — — — —		43	15000	—	—
				li.	17955	—	—

1658.		Several *Ships* at *Sea* are indebted, *folio* 11	li.	s.	d.
January.	2	To the *Stock* li. 13500. for 3 Men of War, *viz.* —One called the *Hope*, of about 400 Tuns, mounted with 20 pieces of braſs Ordnance, valued to be worth with all Tacklings and appurtenances — — ——li. 3000— —Another called the *Fortune*, of 500 Tuns and 30 Guns, valued with all furniture and appurtenances—li. 4500— —A third called the *Good-adventure*, of 600 Tuns, and 60 pieces of Ordnance, worth, according to eſtimation — —— —— ——li. 6000—	2	13500	—	—
	8	To Mr. *James Truſty*, Factor at *Dover*, li. 3600. for the fitting and ſetting theſe Ships out to *Sea*, as by his account ſent hither, *viz.* for victualing the *Hope* for a Voyage to *Riga* in *Liſland*, it being fraighted by ſeveral Merchants at *Plymouth*, li. 250. and paid to the Captain *Goodlook* for 6 Months wages of 100 Seamen and Mariners at 8 li. a piece, is 800 li. for the Captain 50 li. together is 1100 li. and at the return they are to pay fraight 1500 —— —— ——li. 1100— For the *Fortune*, paid accordingly for a voyage to the *Levant*, having 100 Men on board and the Captain *Ill-look* for 6 Months with Victuals ——li. 1200— For the *Good-adventure*, deſigned to the *Barbados*, it being fraighted by ſeveral Merchants, for 1800 li.--li. 1300—	24	3600	—	—
June.	9	To *Caſh* li. 50. for charges and Expences had in requeſting and procuring a Letter of Mart from his Highneſs the *Lord Protector* under the great Seal of *England*, towards the recovering of the loſs ſuſtained by the *Spaniards*, as by the Clerk's note, ſpent — —— —— —— ——	14	50	—	—
Auguſt.	20	To Mr. *James Truſty* of *Dover* Factor li. 2000. paid for a ſecond Voyage to the *Levant* of the *Hope* and *Good-adventure*, according to the firſt, in fitting them out to *Sea*, with power to ſeize upon any *Spaniſh* Veſſel or Goods they ſhall meet withall —	24	2000	—	—
December.	20	To Mr. *James Truſty* of *Dover* Factor li. 110. for Poſtage, Courtage and Proviſion at $\frac{1}{2}$ *per Cent.* according to his account ſent hither —— —— —— ——	24	110	—	—
	21	To *Gain* and *Loſs* li. 12240. for a years adventure and Profit of theſe three Ships above ſpecified lawfully gotten ——	36	12240	—	—
			li.	31500	—	—

1658		*Creditors.*	*folio*	12	li.	s.	d.
February.	7	By *Gain* and *Loſs* li. 5700. for the loſs of the *Fortune*, taken in her Voyage to the *Levant* by the *Spaniards*, as by the Letters and Certificates of the Ship-Captain and Mariners, received the firſt of this Inſtant Month — — —		35	5700	—	—
		She being worth li. 4500. and for Charges and Expences had by Mr. *James Truſty* at *Dover* to fit her out li. 1200. as by *Debet* in *Contra* — — — — —					
July.	1	By Mr. *James Truſty* at *Dover* li. 1500. for Fraight received of ſeveral Merchants of *Plymouth* at the Expiration of the Voyage to *Riga*, and return of the *Hope*, according to their agreement--		23	1500	—	—
Auguſt.	12	By Mr. *James Truſty* Factor at *Dover* li. 1800. for Fraight of the *Good-adventure*, received at the expiration of her Voyage to the *Barbados*, according to the bargain of ſeveral Merchants, and his Letter of Advice — — — —		23	1800	—	—
October.	30	By the ſame *Factor* li. 2500. for Fraight of the *Hope* and *Good-adventure*, received at the expiration of their Voyage to the *Levant*, according to agreement and bargain made with ſeveral Merchants of *London* — — — —		23	2500	—	—
December.	5	By *Caſh* li. 6000. for ſeveral Spaniſh prize-goods ſold out of the Ship called the *Requital*, taken at Sea from the *Spaniards* by the *Good-adventure* and *Hope* in their return from the *Levant*, which I received for my ſhare, beſides and above the third part of that Ship and goods paid to the Admiralty Court—		41	6000	—	—
	20	By Mr. *James Truſty* of *Dover* Factor li. 5000. for the ſaid *Spaniſh* Ship called the *Requital*, received in ready money from a Merchant Adventurer Mr. *Stoodford* — — —		23	5000	—	—
	31	By the *Balance* L[a] A. li. 9000. for the *Hope* and the *Good-adventure* to tranſport upon a new Volume called L[a] B. — —		43	9000	—	—
				li.	31500	—	—

1. Suppoſe you had three Ships under the title of ſeveral Ships at Sea, (more or leſs accordingly,) which are indebted to the *Stock* for their true worth and value (you reaſonably could expect for them if at any occaſion ſold,) becauſe they were in being at the ſtating of that account, and counted for parcels of your whole Eſtate: whereas if you had bought or purchaſed them after placing the *Stock* in order to an account of this Book, then they would be indebted either to *Caſh* or ſome other *Creditor*, according to the Original of your purchaſe thereof. But now, as it is ſaid, they being indebted for their value to the *Stock*, where according to the other parcels of your effects they ſtand credited for the very ſame conſideration, and in order thereunto for diſtinctions ſake ſpecified each particular by his name and quality.

2. Being thus ſtated to a particular account, the improvement of theſe Ships is to be conſidered, the ſafeſt way being commonly the beſt way, as being without extraordinary hazard; to the end they loſe not much time or Charges at home, but ever may be employed either for your own account or for others, as you ſhall ſee cauſe, abroad. And in caſe you are to have ſeveral Charges and Expences for fitting and putting them out to Sea, which either muſt be done by your ſelf, or as it is uſually done, by your Commiſſioner, Correſpondent or Factor at the Port your Ships uſe to lie and be fitted out, you are to give him notice and order of it, and aſſign or remit him ſufficient means or credit for the performance thereof; and ſo having from time to time received his anſwer and account in order thereunto, you will charge that money to the account of thoſe Ships, and give his particular account ſo much Credit for the ſame Charges and Expences he hath been at by your order about thoſe your Ships: if the Commiſſioner or Factor by your order draws upon you, or that you remit unto him any money by Bills of Exchange for his diſburſements about theſe Ships, then you are, as ſoon as payment is made, to charge his account, and Credit your *Caſh*, or the party that payeth thoſe Bills of Exchange for your account, and by your aſſignment. But in caſe that at the Return and Arrivement of the Ships from their Voyages, the moneys for Fraight, or the commodities for your account, be received by your Commiſſioner or Factor according to his Certificate, then you are to Charge his particular account, and Credit this account of the ſame Money or goods ſo received by him; and afterwards at pleaſure you may either draw the money by Bills of Exchange, or cauſe it to be remitted unto your ſelf, or ſuch and ſuch a place as you ſhall judge moſt conducible for your advantage, according to the courſe of Exchange, which is obſerved by its riſing and falling, and commonly occaſioned by the goodneſs and cheapneſs of theſe Goods and Commodities, either Growth or Manufactures, ſold at ſuch a Market or ſtaple Town, convenient for ſtrangers, whereof you are to credit the particular account of your ſaid Factor as ſoon as you ſhall have confirmation of his ſaid payment of thoſe moneys drawn from, or remitted by, and according to your order charged to him.

3. If

3. If in caſe one or more of your Ships ſhould be caſt away by Tempeſt, or any other accidents (by the finger of God) and ſo loſt altogether, then you are to charge the true value and charges which you had ſince you made no profit thereof upon *Gain* and *Loſs*, and credit your Ships account for the ſame, as being indeed loſt, and never to be expected again. But if by chance one or more of your Ships ſhould happen to be taken by ſome other Ships, that belong to Neighbours, Aliens and Confederates, in Peace and Amity with the Nation and Government you live in, either by miſtake or ſet purpoſe, then by National Law you very eaſily may claim your loſt Ships, and recover them again, with all charges and loſs of time, from the reſpective Courts of Admiralty, obſerving onely to charge your Expences, and if recovered, to Credit the receipt thereof upon this account. But in caſe one or more of your Ships were taken, or that you ſuffered conſiderable damages by the common Enemy, or any Pirates, under the ſhelter and protection of ſuch and ſuch an Enemy or Common-wealth, you may Credit this account for the ſame Ships ſo taken from you, and charge *Gain* and *Loſs* as if it were indeed loſt, and take your ſafeſt recourſe unto the Government and State you live under, and requeſt their leave and Letter of Mart as Adventurer to recover your damage and loſs ſuſtained as aforeſaid; which having obtained, you may then lawfully take and ſeize all ſuch Ships and Goods you ever can meet with, or get from ſuch a publick Enemy and Nation that took yours at firſt. And ſo reſerving the States portion, and reducting your Charges and Expences, you will find at any time the *Gain* or *Loſs*, by drawing the diſburſements from the receipts of this account, for which as the proceed of either *Gain* or *Loſs*, you may charge this account, and credit or tranſport it to the account of *Gain* and *Loſs*.

1658		*Cash* is *Debtor* at present under Custody of Mr. *Richard Gold-coin* Jeweller in *Lumbard-street.*	*folio*	li.	s.	d.
January.	2	To the *Stock* li. 6500. found in several gold and silver Coin, according to the Specification and Reverse — —	2	6500	—	—
.	5	To the *Lords States* of the united *Netherlands*, receiv'd of Mr. *Visher*	34	500	—	—
.	20	To several *Goods* and *Houses* in and about *London*, received of Mr. *Robert Kind* for 21 years Lease of the House in *Broad-street*	10	400	—	—
.	25	To *Goods and Commodities* for my own Account, received of Mr. *Caraway* for 25 last *Pitch* at 19 li. *per* last — —	26	475	—	—
February.	1	To the same Account, received of Mr. *Takle* for 20 last *Tarr* —	26	260	—	
.	3	To the same Account, received of Mr. *Fetcher* for 25 last *Pitch*---	26	487	10	—
.	5	To the same Account, received of Mr. *Caraway* for 30 last *Tarr*--	26	382	10	—
March.	25	To the *State* of *England*, received of Mr. *Good-mony* Treasurer of the Exchequer — — —	8	140	—	—
.	26	To Sir *Thomas Vincent* Knight, received of his Cash-keeper —	4	530	—	—
.	30	To several *Goods* & *Houses* in & about *London*, receiv'd of the Lord *Newport* for 21 years lease of a House in S. *Martins lane London*	10	500	—	—
April.	1	To *Wares* for account of Mr. *Good-trade*, received of Mr. *Freeman* for 100 Barrels of *Pot-ashes* — — —	28	1028	4	—
.	3	To several *Goods* and *Houses*, &c. received of Sir *Punctual* Knight for 21 years lease of a House in S. *Martins-lane* —	10	450	—	—
.	4	To the same Account, received of Alderman *Score* for 21 years lease of a House in *Cheapside* — —	10	200	—	—
.	—	To *Goods* and *Commodities* for my own Account, received of Mr. *Draper* for 20 pieces of *Woollen Cloth* — —	26	708	—	—
May.	1	To the *Farmory* of *Paywell*, received of Mr. *Nimble* Farmer for the State by their Order and Grants — —	32	300	—	—
.	2	To *Wares* for Account of Mr. *Good-trade*, received of Mr. *Miller* for 500 quarters of *Wheat* — — —	28	400	—	—
.	—	To Account particular, received of Mr. *Prety* for a *Necklace of Pearls*	20	120	—	—
.	17	To *Wares* for Account of Mr. *Good-trade*, received of Mr. *Glassier* for 100 Barrels of *Pot-ashes* — — —	28	1028	4	—
.	27	To the *Lords States* of the united *Netherlands*, received of Mr. *Book* in part of a years allowance — —	34	200	—	—
June.	25	To *Goods* and *Commodities* for my particular Account, received of Mr. *Manford* for 5 pieces of *Woollen Cloth* — —	26	201	10	—
July.	8	To the same Account, received of Mr. *Draper* for 5 pieces of *Woollen Cloth* — — — —	26	204	14	10
.	9	To Mr. *James Trustie* of *Dover* Factor, received by Shipper *Hasting* for his Account — — —	24	1000	—	—
.	13	To the *Lords States* of the united *Netherlands*, received of Mr. *de Putt* in part of a years allowance — —	34	450	—	—
.	21	To *Wares* for Account of Mr. *Good-trade*, received of Mr. *Freeman* for 50 Barrels of *Pot-ashes* — —	28	514	2	—
August.	2	To the *Farmory* of *Paywell*, received of Mr. *Nimble* the *Farmer* by assignation and order of the *State* — — —	32	200	—	—
.	6	To *Goods* and *Commodities* for my particular Account, received of Mr. *de Fisher* for 5 pieces of *Woollen Cloth* — —	26	216	—	—
.	8	To *Wares* for Account of Mr. *Good-trade*, received of Mr. *Potter* for 100 Barrels of *Pot-ashes* — — —	28	984	—	—
September.	6	To the *Lords States* of the united *Netherlands*, received of Mr. *Corselis*, in part of a years allowance — —	34	300	—	—
.	7	To *Goods* and *Commodities* for my particular Account, received of Mr. *Book* for 5 pieces of *Woollen Cloth.* — —	26	1915	5	4
			Transported to *folio*	41	18871	—	2

1658		*Cash* is *Creditor.*	*folio*	14 li.	s.	d.
January.	3	By *James Trusty* of *Dover* Factor li. 1500. paid unto Shipper *Hasting* for his account —— —— ——	23	1500	—	—
.	5	By Account particular, paid unto the *Stationer* for several *Books*--	19	15	1	6
.	14	By *James Trusty* of *Dover* Factor, paid unto Mr. *Jennings* for his account —— —— —— —— —— ——	23	1500	—	—
.	15	By *Goods* and *Commodities*, paid for 50 last of *Pitch*, and 50 last of *Tarr*, unto Mr. *Arnold*, as by *folio* —— ——	25	933	15	—
.	20	By the same Account, paid for Fraight, Charges and Expences of the said *Pitch* and *Tarr*, Vide —— ——	25	590	9	—
February.	1	By *James Trusty*, paid unto Mr. *Corselis* for his account, as by *folio*	23	600	—	—
.	5	By account particular, paid unto Mr. *Wealth* for a *Neck-lace of Pearls* — —— —— —— —— ——	19	112	10	—
March.	3	By *Goods* and *Commodities*, paid unto Mr. *Lasting* for 100 pieces of *Colchester Cloth* — —— —— —— ——	25	2936	—	—
.	12	By Account particular, paid unto Mr. *Richard Goldsmith*, for a pair of enamel'd *Bracelets* —— —— —— ——	19	78	15	—
.	26	By Sir *Ireland* Knight, paid unto his *Clerk* in full of all demands, as by *folio* —— —— —— —— ——	3	1060	—	—
.	—	By *Wares*, for account of Mr. *Good-trade*, paid Fraight, charges and Expences for 50 Barrels of *Pot-ashes* —— ——	27	243	8	—
.	30	By the same account, paid Fraight, charges and Expences for 2000 quarters of *Wheat* —— —— —— ——	27	262	11	11
April.	1	By *Goods* and *Commodities*, paid for charges and expences about dying and dressing of 100 pieces of *Cloth* —— —— ——	25	820	—	—
.	18	By *Wares*, for account of Mr. *Good-trade*, paid charges and expences for 2 balls of *Cloth* sent him —— —— ——	27	27	10	—
.	27	By Account particular, paid unto the *Goldsmith* for several *Jewels* and Silver *Plates*, Vide —— —— —— ——	19	135	—	—
May.	2	By the same Account paid as before — —— —— —	19	22	10	
June.	9	By several *Ships* at Sea, paid for charges and expences about getting a Letter of *Mart* from his *Highness* —— —— ——	11	50	—	
July.	17	By Account parricular, paid and lent unto Mr. *Boon-companion*, Vide —— —— —— —— —— ——	19	50	—	
.	25	By *Faithfull* Steward of the Houshold, paid him by my order—	15	500	—	
August.	15	By *Wares* for account of Mr. *Good-trade*, paid unto Mr. *Boston* for double Bills of Exchange, Vide — — —— ——	27	2000	—	
September.	7	By Account particular, paid unto Mr. *Smith* for 4 *Stone-Horses*—	19	100	—	—
		Transported to *folio*	42	13537	10	5

1658		*John Faithfull* Steward of the Houſhold is *Debtor.*	*folio*	li.	s.	d.
January.	10	To ſeveral *Goods* and *Houſes* li. 600. for 21 years leaſe of a Houſe called *Pleaſance*, 12 miles from *London*, received of the Leſſee Sir *Robert Noble* by my order —— ——	15 10	600	—	—
April.	10	To the ſame account li. 50. for a quarter years Rent received by my order of Sir *Robert Noble* Knight —— ——	10	50	—	—
.	20	To the ſame Account li. 32. 10 s. for a quarter years Rent of the Houſe in *Broad-ſtreet London*, received of Mr. *Robert Kind* by vertue of an Indenture —— —— ——	10	32	10	—
July.	6	To Mr. *Honeſt* Steward of the *Manours* li. 300. for ready money received out of the *Country*, as by Certificate —— ——	18	300	—	—
.	30	To ſeveral *Goods* and *Houſes* li. 50. for a quarter years Rent of a Houſe in S. *Martins lane*, received of the Lord *Newport* by virtue of an Indenture —— —— —— ——	10	50	—	—
Auguſt.		To *Caſh* li. 500. for ready money received by my order from the Caſh-keeper, towards the defraying of my domeſtick charges and Expences, whereof he is to keep account —— ——		500	—	—
.	—	To ſeveral *Goods* and *Houſes* li. 50. for a quarter years Rent of the Houſe in S. *Martins lane*, received by him from Sir *Punctual* Knight according to Indenture —— ——	10	50	—	—
.	4	To the ſame Account li. 20. for a quarter years Rent of the Houſe in *Cheapſide*, received of Alderman *Score* according to Indenture--	10	20	—	—
.	10	To the ſame Account li. 50. for Rent more received of Sir *Noble* according to the former —— —— ——	10	50	—	—
.	20	To the ſame Account li. 350. for Rent and Revenue received more as by Note examined —— —— ——	10	350	—	—
September.	5	To Mr. *Honeſt* Steward of the *Manours* li. 400. for ready money received from him out of the *Country*, which he ſent hither by my order —— —— —— —— ——	18	400	—	—
October.	4	To the ſame Steward li. 100. for ready money which he paid in the *Country* unto Mr. *Hounter*, forthwith to be repaid again in *London*, which was done this day unto *Faithfull* by my order, who received —— —— ——	18	100	—	—
November.	18	To *Caſh* li. 1348. 4 s. for ready money received by my order of the Caſh-keeper, towards defraying of all my domeſtick charges and expences, whereof he is from Month to Month to give in a Bill, and at every years expiration a general account ——	42	1348	4	—
December.	1	To ſeveral *Goods* and *Houſes* li. 202. 10 s. for Rent and Revenues received by my aſſignment of the reſpective Leſſee and Tenents of the Houſes and Goods in and about *London*, as by a Note examined —— —— —— ——	10	202	10	—
.	31	To Mr. *Honeſt* Steward of the *Manours* li. 250. for a Bill of Exchange which he remitted hither from *Somerſet*, payable at ſight by Mr. *Renijer*, who this day paid it unto *Faithfull* by my order, being the proceed of his general account this year ——	18	250	—	—
			li.	42034		

Note, When the Steward hath received any money either of your ſelf, or any other body by your order and aſſignment, that then, and as ſoon as you have got intelligence thereof, you are to charge it upon his account, and to give Credit for the ſame unto the party that paid him the money, or elſe unto the original that cauſed him to pay ſo much, as it is done here in *Debet* to ſeveral *Goods*

1658		*Creditor.*	*folio*	16	li.	s.	d.
January.	3	By *Charges* and *Expences* li. 240. for a Coach gilded, 4 Horſes, Stable, Hay, Oats, Wages for Coach-man, Pages and Foot-men, as by his Bill paid by my order, and examined this day	21		240	—	—
	10	By the ſame Account li. 20. for ſeveral Fees and New-years-gifts paid by my order, as by his Bill —— ——	21		20	—	
February.	1	By the ſame Account li. 240. 10 s. diſburſed by him ſince *January* 3. for Proviſion, as Fleſh, Bread, Fiſh, Veniſon, Beer, Spices, Limons, Oranges, Sugar, Confects, Sweet-meats, and the like into the Kitchin, as by his Books and Bills examined —	21		240	10	—
	10	By ſeveral *Goods* and *Houſes* li. 120. for mending of the Roof and Houſe in *Broad-ſtreet* li. 10. 10 s. paid to the Carpenters and Maſons; for reparation of the two Houſes in S. *Martins lane* li. 60. 10 s. 3 more for the Houſe in *Cheapſide* li. 20. for Husbandry work, as Banking and Tilling, as alſo Watering, Plowing, Sowing and Fencing of the ſeveral Cloſures and parcels of ground li. 29. together, according to his Bill ——	9		120	—	—
	20	By *Charges* and *Expences* li. 50. 16 s. for Hats, Shoes, Hoſes, Ribonds, Linens, Gloves and the like, paid to the Shop-keepers, Shoe maker and Haberdaſhers, as alſo to the Vintner and Brewers for Sack, Wine and Beer, as by their ſeveral Notes and his general Bill examined — —— —— ——	21		50	16	—
March.	2	By the ſame Account li. 350. for Houſe-rent, Stable-hire li. 50. for Pen, Ink, Paper and Poſtage li. 10. for Proviſion into the Kitchin, and for other domeſtick occaſions, paid and laid out ſince the laſt Month, as by his Bill examined, li. 290 —	21		350	—	—
	27	By *Edward Holt* Taylor li. 50. for paid him in part of his Bills —	33		50	—	—
April.	3	By *Charges* and *Expences* li. 310. for Proviſion paid and laid out ſince the ſecond of *March* as by his Bill Examined ——	21		310	—	—
	4	By *Edward Holt* Taylor li. 100. for paid him upon account —	33		100	—	—
May.	1	By *Charges* and *Expences* li. 290. for Proviſion, *&c.* more as before	21		290	—	—
June.	6	By the ſame Account li. 230. more as before —— ——	21		230	—	—
July.	5	By the ſame Account li. 280. for Proviſion, *&c.* as before —	21		280	—	—
Auguſt.	4	By the ſame Account li. 300. for Proviſion, *&c.* as before —	21		300	—	—
September.	3	By the ſame Account li. 315. for Proviſion, *&c.* as before —	21		315	—	—
	20	By *Edward Holt* Taylor li. 50. for work paid him in part —	33		50	—	—
October.	2	By *Charges* and *Expences* li. 340. for Proviſion, *&c.* as before—	21		340	—	—
November.	1	By the ſame Account li. 299. for Proviſion, *&c.* as before —	21		299	—	—
	30	By *Edward Holt* Taylor li. 110. 18 s. for work paid him in full —	33		110	18	—
December.	30	By *Charges* and *Expences* li. 507. for Proviſion into the Kitchin as before, ſo alſo 4 Horſes meat and neceſſaries for the Stables, Coach-men, Pages and Foot-men, Baker, Shoe-maker, Brewer, Vintner, Butcher, Poſtage, Ink, Paper, Pens and the like, paid ſince the firſt of *November*, as by his Bill examined this day---	21		507	—	—
	—	By *Gain* and *Loſs* li. 100. for his yearly allowance, paid himſelf by my permiſſion —— —— ——	35		100	—	—
				li.	4303	4	—

Goods and *Houſes*, to Mr. *Honeſt*, to *Caſh*, &c. which being Credited for the ſame in their particular account, and where you will find it in *Credit*, but as he hath given you account of thoſe monies, when, where and in what place he diburſed it again, then you are to give him Credit, and Charge the party or account for which he did pay ſo much by your order and appointment, as it is done here by *Charges* and *Expences*, by *Edward Holt* and the like.

1658		Mr. *Honeſt* the Steward of the *Manours* is *Debtor.* *folio*	17	li.	s.	d.
March.	29	To the *Manour* and *Forreſt* of *Increaſe* li. 100. for Rent, Tithes, and Revenue received by him from the Tenents and Occupiers of this *Forreſt* in 3 Months for paſture and agiſtment of their Cattel and Sheep, as by his ſpecification ſent hither —	8	100	—	—
June.	30	To the ſame *Forreſt* li. 100. for Rent and Revenue received more as before by him ſince the laſt Bill, as by his Book of Account delivered ——— ——— ———	8	100	—	—
July.	1	To the *Manour* of *Speedwell* li. 250. for 6 Months Rent and Revenue received by him from the Tenants and Occupiers thereof, according to his Bill delivered — ——— —	6	250	—	—
September.	3	To *Adventure-land* in *Ireland* li. 600. 4. s. for the Increaſe and Growth of the laſt Harveſt received by him, as by his Bill, for Wheat, Rie, Barley, and the like, amounting to ———	30	600	4	—
	29	To the *Manour* and *Forreſt* of *Increaſe* li. 100. for 3 Months Revenue and Profit more received by him of the Tenents and Occupiers thereof as before, according to his Bill and Books of account — ——— ——— ——— ———	8	100	—	—
November.	5	To *Adventure-lands* in *Ireland* li. 55. 10. s. for Graſs, Hay and Fruits received by him, as by his Bill delivered — —	30	55	10	—
December.	30	To the *Manour* and *Forreſt* of *Increaſe* li. 100. for Rent, Revenue, Tithes and Duties received by him from the Tenents, Occupiers and Agiſters of their Cattel and Sheep ſince his laſt account, as by his Bill ſent hither ——— ———	8	100	—	—
	31	To the *Manour* of *Speedwell* li. 250. for 6 Months Rent and Revenue more received by him from the Tenents and Occupiers thereof, as by his Bills and Book of accounts ———	6	250	—	—
			li.	1555	14	—

For the Steward of your *Manours* this is to be obſerved, that no opportunity be neglected of a neceſſary Correſpondency if abſent, by Letters and Inſtructions, if preſent by Orders and Directions, either for diſpatch of the ſame, or manage and performance of his duty. And as a proof of his fidelity you are to require account of his doing, which being done at any time you ſhall pleaſe or command him, by the examining thereof you eaſily will diſcover his honeſty or knavery, ſincerity or unfaithfulneſs; and according as you ſhall find his account, charge or credit him for it, in like manner as it is done with the Steward of the Houſhold, charging the receipt of any thing referring to your own Concernment unto his particular *Debet*, and Crediting him for any thing paid or diſburſed by him, or relating to the ſame Concernment upon his *Credit*, as it is done here in both reſpects, to the end you may

1658		*Creditor.*	*folio*	li.	s.	d.
May.	10	By *Adventure-land* in *Ireland* li. 100. for Charges and Expences had and disburſed by his under-ſteward in Tilling and Husbandring of them, as by his Bill and ſpecification examined this day	29	100	—	—
July.	6	By *John Faithfull* Steward of the Houſhold li. 300. for ſent him by my order in ready money from the Country, as by his diſcharge thereof —— —— —— ——	75	300	—	—
September.	2	By *Adventure-land* in *Ireland* li. 222. 18. 4. for Charges and Expences had and disburſed more ſince his laſt Bill touching theſe Landeries, *viz.* for Fencing, Banking, Watering, Plowing, Sowing, Mowing, Cutting, Carrying, Thraſhing and the like of this years Crop, as by his Book and Accounts ——	29	222	18	4
	5	By *John Faithfull* Steward of the Houſhold li. 400. for ready money ſent from the Country by my order, as by diſcharge and Acquittance —— —— —— ——	15	400	—	—
October.	4	By the ſame Steward li. 100 for paid by him in the Country unto Mr. *Hounter*, who paid it here by my order unto *Faithfull*, as by Diſcharge and Acquittance —— ——	15	100	—	—
November.	10	By *Gain* and *Loſs* li. 182. 15. 8. for ſeveral Houſhold-ſtuff for the Manours and Proviſion, with other Charges, as alſo for his Wages of a year at a 100 li. as by his General account delivered	35	182	15	8
December.	31	By *John Faithfull* Steward of the Houſhold li. 250. for Remitted unto him by my order from *Somerſet* being the Proceed of this years account, payable by Mr. *Ranijer*, as by diſcharge ——	15	250	—	—
			li.	1555	14	—

may either find it good again by thoſe particular accounts and Debtors, or at any occaſion make calculation of *Gain* and *Loſs* touching the improvement thereof, and as you ſhall ſee cauſe from time to time to order things accordingly, ſo that you might not be loſer of any thing if poſſible you can prevent and help it, but be a faithfull Servant of the Talent and manifold Gifts received of God, to the redounding of his Glory and your own good.

1658	19	*Account Particular* is *Debtor.*	*folio*	19	li.	s.	d.
January.	5	To *Caſh* li. 15. 1. 6. for ſeveral Books bought from the Statio-ners, as by their Notes on the lineaſſe —— ——		14	15	1	6
February.	5	To *Caſh* li. 112. 10 s. for a Necklace of Pearls bought of Mr. *Richard Wealth* Jeweller —— —— ——		14	112	10	—
March.	12	To *Caſh* li. 78. 15 s. for a pair of enamell'd bracelets of Gold, be-ſet with ſeveral Diamonds, bought of Mr. *Richard Goldſmith*--		14	78	15	—
April.	27	To *Caſh* li. 135. for ſeveral Jewels and ſilver-Plates bought of the Goldſmiths, viz. a Diamond ring 56 li. 10 s. a Ruby-ring at 20 li. a Topas at 5 li. a Smaragd at 10 li. a Saphir at 3 ½ li. a Cryſolit at 8 li. a Carbuncle at 9 li. and 6 ſilver Candleſticks weighing 65 ounces at 7 s. *per* ℥, li. 22. 18 s. together is —		14	135	—	—
May.	2	To *Caſh* li. 22. 10. for ſeveral ſilver-Plates of Houſhold-ſtuff, *viz.* a dozen of ſilver-Spoons weighing 12 ounces, a Canne 12 ounces, half a dozen of Cups 24 ounces, a pair of Salters 17 ounces together 65 ounces, at 7 s. the ounce rabats β ——		14	22	10	—
June.	27	To Mr. *Edward Holt* Taylor li. 17. 14 s. 10 d. for a black ſuit of Cloth, as by his Bill —— —— ——		34	17	14	10
July.	17	To *Caſh* li. 50. lent unto Mr. *Boon-companion* a Merchant upon truſt and promiſe to repay it again at demand, as by his bond--		14	50	—	—
Auguſt.	29	To Mr. *Edward Holt* Taylor li. 15. 5 s. 4 d. for a French ſuit, as by his Bill —— —— —— ——		34	15	5	4
September.	7	To *Caſh* li. 100. for four Stone-horſes, bought of Mr. *Smith* in ready money —— —— —— ——		14	100	—	—
October.	26	To *Edward Holt* Taylor li. 113. for 2 ſuits, *viz.* one of gray Cloth at 17 li. and another laced with Gold at 96 li. as by his Bill upon the lineaſſe —— —— —— ——		34	113	—	—
November.	2	To *Gain* and *Loſs* li. 180. for a chain of Gold with a Medall of his Highneſs Effigies, that was preſented unto me by N. N. valu-ed to be worth —— —— —— —— —— ——		36	180	—	—
				li.	839	16	8

1658.	*Creditor.*	*folio*	li.	s.	d.
May. 2	By *Caſh* li. 120. for the Necklace of Pearls ſold again with advantage unto Mr. *Richard Pretty* —— —— ——	13	120	—	—
October. 1	By *Gain* and *Loſs* li. 50. for 2 Stone-horſes preſented unto the Lord N.N. —— —— —— ——	35	50	—	—
November. 4	By *Caſh* li. 50. received of Mr. *Boon-companion* the Merchant for the money lent him the 17*th* of *July* laſt upon his bond —	41	50	—	—
December. 31	By *Balance* L[a] A. 619. 16 s. 8. d. for tranſport of this account to a new Volume called *Litera* B. —— ——	43	619	16	8
		li.	839	16	8

Concerning the Nature of this *Account Particular*, you are to obſerve that it is but of ſuch things you deſire to have for your particular uſe and account, being either Jewels, Plates, Bullions, Rarities, Houſhold-ſtuff, or the like Curioſities, for the Embelliſhment and Adornation of your Perſon and Habitation, whereof at any occaſion you could make ready money either with profit, or without much Loſs: and therefore as the purchaſe thereof, if bought for ready money, will take and borrow the price of your *Caſh*, and ſo diminiſh the ſame, for as much as you pay for it, which you are to Credit; ſo likewiſe to the contrary, as it hath been purchaſed and charged to this account, the Sale thereof will augment the other again, in as much as you ſhall receive and charge upon that account: but in caſe ſome things were preſented unto you, then it will refer and add the price unto *Gain*, or augment your Stock; and if you preſent any thing of this account unto others, it needs muſt refer and add the price unto *Loſs*, or diminiſh your Stock.

1658		*Charges* and *Expences* are *indebted.*	*folio*	li.	s.	d.
January.	3	To *John Faithfull* Steward of the Houſhold li. 240. for a Coach gilded li. 100. for 4 Horſes li. 100. for Stables, Hay and Oats 20 li. to the Coach-man for a quarter years Wages (he being to have 20 li. *per annum*) li. 5. to the Pages and Foot-men l. 15. *viz.* to *Anthony* 3 li. to *Bernard* 3 li. to *Charles* 3 li. to *Daniel* 3 li. to *Edward* 3 li. being for a quarter years Wages, paid by my order together — — — — —	16	240	—	—
	10	To *John Faithfull* Steward of the Houſhold li. 20. for ſeveral New-years-gifts paid by my order unto the pages and Foot-men, as alſo unto ſome others — — — —	16	20	—	—
	19	To *Edward Holt* Taylor li. 20. 19. 10. for 3 Suits of my Sons, as by his Bill — — — —	34	20	19	10
February.	1	To *John Faithfull* Steward of my Houſhold li. 240. ½ for Proviſion into the Kitchin, as Fleſh, Bread, Fiſh, Veniſon, Beer, and the like for a Month li. 200. and to the Cook for Limons, Orange, Spices, Sugar-Confectures and Sweet-meats, 40 li. 10 s. together — — — —	16	240	10	—
	2	To *Edward Holt* Talor li. 31. 18. s. for the 5 Pages and Foot-mens black Suits, as by his Bill — —	34	31	18	—
	20	To *John Faithfull* Steward, *&c.* li. 50. 16. for Shoes, Stockins, Ribonds, Linen, Hats and Gloves, li. 15. 16. for the Vintner for Wine and Sack 25. li. to the Beer-brewer li. 10. as by his Bill paid — — — — — — —	16	50	16	—
March.	2	To *John Faithfull*, &c. li. 350. for Houſe-rent li. 50. of a quarter year, for Pen, Ink, Paper and Port of Letters ſince the third of *January* 10 li. for Diet and Proviſion towards the Table ſince the laſt account li. 290. as by his Bill together —	16	350	—	—
	7	To *Edward Holt* Talor li. 112. for the Livery of 6 perſons in mourning, as by his note — — —	34	112	—	—
April.	3	To *John Faithfull*, &c. li. 310. for Proviſion into the Kitchin as before ſince the ſecond of *March*, as by his Bill — —	16	310	—	—
May.	1	To the ſame Steward li. 290. for Proviſion as before li. 213. paid to the Pages and Foot-men for a quarters allowance li. 15. to the Cook for Wages li. 10. to the Poſt for Port of Letters, ſome Paper-books, *&c.* 12 li. to the Clerk for ½ years Wages 25 li. to the Brokers li. 15. together is according to his note---	16	290	—	—
June.	6	To the ſame Steward li. 230. for disburſed as before —	16	230	—	—
July.	5	To the ſame Steward li. 280. for disburſed as before —	16	280	—	—
Auguſt.	4	To the ſame Steward li. 300. more as before — —	16	300	—	—
September.	3	To the ſame Steward li. 315. more as before — —	16	315	—	—
October.	2	To the ſame Steward li. 340. more as before — —	16	340	—	—
November.	1	To the ſame Steward li. 299. more as before — —	16	299	—	—
December.	30	To the ſame Steward li. 507. more as before — —	16	507	—	—
			li.	3937	3	10

1658.		*Creditor.*	*folio*	22	li.	s.	d.
December.	30	By *Gain* and *Loſs* li. 3937. 3. 10. for balancing of this account, ſince it refers to and is comprehended by that account —		35	3937	3	10

Note, That this account containeth all the Charges and Expences paid and laid out either by your ſelf, or ſome other of your Domeſtick Servants ſubſtituted and authoriſed thereunto, as towards the defraying of your Domeſtick affairs and concernment, who is to keep punctual account and ſpecification thereof, when, why, unto whom, and for what ſuch & ſuch mony was paid, by your order and direction; ſo that at any time he may be in a readineſs to give the ſame in unto you at any demand: which having done as occaſion ſerveth, you will in order thereunto, have a vigilant Eye prefixed upon it, and after examination and calculation had with *Gain* and *Loſs*, as you ſee cauſe, you may reduce or raiſe thoſe Charges and Expences of your Domeſtick affairs to ſomewhat leſs or higher, according to the improvement of your *Stock* or the ſtrength of *Gain*: and in regard theſe monies have formerly been charged unto the account of the Steward or party ſo ſubſtituted for that purpoſe, as having received it by your order and aſſignment, to keep and give you account thereof as aforeſaid, they are now, after account received, to be charged upon this account, and Credited unto the party that diſburſed them by your order or for your uſe, by which, as your Book is kept punctually from month to month, you may draw the Total of this account together upon a little piece of Paper, and do accordingly with that account of *Gain* and *Loſs*, and then compare and calculate one with the other; the proceed of *Gain* will then reſolve you preſently in your expectation how much more you have either advanced than diſburſed, or elſe diſburſed than gained in that time with your whole *Stock* or *Principal*: and in ſuch a well-contrived Harmony conſiſteth the whole Book and Body of accounts.

1658		Mr. *James Truſtie* of *Dover* Factor is *Debtor.*	*folio*	li.	s.	d.
January.	3	To *Caſh* li. 1500. ſent him in ready money to *Dover* by Shipper *Haſting*, which he received, as by his Letter of advice —	14	1500	—	—
	14	To *Caſh* li. 1500 paid unto Mr. *Jennings* for his draught of Exchange dated the *6th* of *January*, payable at 6 days after ſight, as by Letter of Advice — — —	14	1500	—	—
February.	1	To *Caſh* li. 600. paid unto Mr. *Corſelis* by his order and Bills of Exchange dated the *8th* of *January*, payable within 3 weeks time after ſight thereof — — — —	14	600	—	—
May.	9	To *Goods* and *Commodities* for my own account li. 869. 8. for 20 pieces of Woollen Cloth ſent him upon his deſire and requeſt, with Shipper *Hill*, packed up into one Pack *Numero* 1. and ſigned as in the margent, containing 1242 yards, at 14*s. per* Yard, is according to ſpecification ſent — —	26	869	8	—
July.	1	To ſeveral *Ships* at *Sea* li. 1500. for Fraight received by him of ſeveral Merchants of *Plymouth* according to agreement and his Letter of Advice at the return of the *Hope* from *Riga* —	12	1500	—	—
Auguſt.	12	To ſeveral *Ships* at *Sea* li. 1800. for Fraight received by him as before of the *Good-adventure* returning from the *Barbados*---	12	1800	—	—
October.	30	To ſeveral *Ships* at *Sea* li. 2500. for Fraight received by him of the *Hope* and *Good-adventure* at their arrival from the *Levant*, according to bargain and agreement made with ſeveral Merchants of *London*, as by his Letter of Advice — —	12	2500	—	—
November.	11	To *Caſh* li. 20. 15. 8. for Charges and Expences had about the Pack of Cloth ſent him the *9th* of *May*, viz. for Package, Ropes, and Canvas 4 l. 10. for Carriers and Workmen at the Key 10 s. for the Cuſtom of 20 pieces, and at the Ware-houſe 15. 15. 8. together — — — —	42	20	15	8
December.	20	To ſeveral *Ships* at *Sea* li. 5000. for a Spaniſh prize-*Ship* of late taken by the *Hope* and *Good-adventure* at their return from the *Levant*, ſc. called the *Requital*, ſold unto Mr. *Stoodford* Merchant-Adventurer, and received as by his Letter of Advice and Account currant — — —	12	5000	—	—
			li.	15290	3	8

1658.		*Creditor.*	*folio*	li.	s.	d.
January.	10	By ſeveral *Ships* at *Sea* li. 3600. paid and laid out by him for Fraighting and fitting them out, *viz.* About victualing the *Hope* for a Voyage to *Riga*, it being fraighted by ſeveral Merchants at *Plymouth*, l. 250. and paid to the Captain *Good-look* and 100 men li. 850. for 6 months Wages whereof they are to pay Fraight at the Expiration of the Voyage li. 1500 — For the *Fortune* paid accordingly for a Voyage to the *Levant*, having 100 men on board with the Captain *Il-look*, victuals and ſix months Wages — — — — li. 1200 — For the *Good-adventure* deſigned for the *Barbadoes*, it being fraighted by ſeveral Merchants for 1800 li. payable at the return — — — li. 1300 —	11	3600	—	—
July.	9	By *Caſh* li. 1000. for ready money ſent hither from *Dover* by Shipper *Haſting* who delivered it this day. — —	13	1000	—	—
Auguſt.	20	By ſeveral *Ships* at *Sea* li. 2000. for Charges and Expences paid and laid out by him for a ſecond Voyage to the *Levant* of the *Hope* and *Good-adventure* according to the firſt time, but now with power to ſeize upon any *Spaniſh* Veſſel or Goods they ſhall meet withall — — — —	11	2000	—	—
September.	23	By *Bills* of *Exchange* li. 2400 for a draught upon Mr. *Alonſo* for 12000 Ducatoons at 48 pence ſterling *per* Ducat, payable at Uſance unto my order is — — —	39	2400	—	—
November.	2	By *Caſh* li. 420. 15. 8. received by his order of Mr. *Ludowick* —	41	420	15	8
December.	20	By ſeveral *Ships* at *Sea* li. 110. for Poſtage, Courtage and other Charges during this correſpondency li. 10. as alſo for his proviſion and extraordinary pains in receiving and paying of theſe moneys, and diſpatching of the Ships 100 li. according to his account currant — — — —	11	110	—	—
	23	By *Caſh* li. 4500. for ready money ſent hither from *Dover* by Shipper *Hill*, who delivered it this day — —	41	4500	—	—
	28	By *Caſh* l. 1259. 8 s. remitted hither, payable by Mr. *Boeve* at ſight —	41	1259	8	—
				li. 15290	3	8

1658

Goods and *Commodities* for my own account

Debtor. *folio* 25

				li.	s.	d.
Jannary.	15	To *Caſh* li. 933. 15 s. for 50 laſt of Pitch, and 50 laſt of Tarr, great Band, bought at *Riga* by Mr. *Know-wares*, at 50 Rixdollers *per* laſt Pitch, and 30 Rixdollers the laſt Tarr (the laſt accounted for 12 Barrels) amounts to Rixdollers 4000. free on board according to his account ſent hither by Shipper *Dirk Sail-well*, with two Veſſels called the *Eaſt-merchant* and *North-ſtar*, and for Charges, Poſtage, Courtage and Proviſion at 2 *per Cent.* in *Riga* 150 Rixdollers, together Rixdollers 4150. as it was drawn by him at two Uſance payable unto Mr. *Mercator* at 4 $\frac{1}{2}$ s. ſterling *per* Rixdoller valuta, received of Mr. *Need-money* at *Riga* the 15*th* of *November* 1657. which I paid this day unto his Aſſignee Mr. *Arnold*, as by acquittance —— ——	14	933	15	—
	20	To *Caſh* li. 590. 9 s. for Aſſecuration of 1000 li. at 4 *per Centum* paid li. 40. for Fraight unto Shipper *Dirk Sail-well* of 100 laſt at 1 Rixdoller the barrel is Rixdollers 1200. and 40 Rixdollers for his Coplaken and Fee 1240 Rixdollers at 4 ' s. ſterling *per* Rixdoller is li. 297. for Exciſe and Cuſtome at 2 li. *per* laſt, is li. 200. for Carriage, Ware-houſe and other Charges, as by a particular note l. 71. 9. together paid for theſe 100 laſt of Pitch and Tarr —— —— —— ——	14	590	9	—
February.	6	To *Gain* and *Loſs* li. 80. 16 s. for advance of the 100 laſt of Pitch and Tarr, within 4 Weeks —— —— ——	36	80	16	—
March.	3	To *Caſh* li. 2936. for a 100 pieces of *Colcheſter* Cloth containing together 5872 yards, bought of Mr. *Laſting* at 10 s. *per* yard, ready money, paid this day —— —— ——	14	2936	—	—
April.	1	To *Caſh* li. 820. for dying them Black, Red, Blew and Triſtamin, as by the note of the Dyer, li. 400. for Dreſſing and Preſſing of them li. 400. Brokerage and Charges to fetch them home li. 20. together —— —— —— ——	14	820	—	—
September.	8	To *Caſh* li. 20. for Brokerage and other extraordinary Charges towards the preſervation and ſelling of theſe woollen Cloths paid more untill this day —— —— ——	42	20	—	—
	—	To *Gain* and *Loſs* li. 396. 3. 2 d. for advance of theſe 100 pieces of woollen Cloth ſince the third of *March* laſt gained withall by the bleſſing of God —— —— ——	36	396	3	2
			li	5777	3	2

1658		*Creditor.*	*folio*	26	li.	s.	d.
January.	25	By *Caſh* li. 475. received for 25 laſt Pitch at 19 li. *per* laſt, ſold unto Mr. *Caraway* for ready money — — — —		13	475	—	—
February.	1	By *Caſh* li. 260. received for 20 laſt Tar at 13 li. ready money, ſold unto Mr. *Takle*, is — — — —		13	260	—	—
	3	By *Caſh* li. 487. 10. for 25 laſt Pitch, ſold unto Mr. *Fetcher* at 19 li. 10 s. *per* laſt ready money — — — —		13	487	10	—
	5	By *Caſh* li. 382. 10. for 30 laſt Tar at 12 li. 15 s. *per* laſt, ſold unto, and received of Mr. *Caraway* — — — —		13	382	10	—
April.	4	By *Caſh* li. 708. for 20 pieces of Woollen Cloth ſold unto Mr. *Draper*, *viz.* 5 pieces of Black containing 253 yards, 5 pieces of Red 260 yards, 5 pieces of Blew 249 yards, and 5 pieces of Triſtamin 250 yards, together 1012 yards, at 14 s. *per* yard *contant*		14	708	—	—
	18	By *Wares* for account of Mr. *Good-trade* li. 1781. 5. for 40 pieces of woollen Cloth ſent him, upon his order, with Shipper *Andrews Jurgen* Maſter of the Ship called the *Sirene*, bound for *Dantzick*, as by the ſpecification, containing 20 pieces of Black 1150 yards, 10 pieces of Red 600 yards, and 10 pieces of Triſtamin 625 yards together is 2375 yards, at 15 s. *per* yard, amounts to		27	1781	5	—
May.	9	By Mr. *James Truſtie* of *Dover* Factor li. 869. 8. for 20 pieces of woollen Cloth ſent him upon his account, as by a ſpecification containing 1242 yards at 14 s. *per* yard, is — — —		23	869	8	—
June.	25	By *Caſh* li. 201. 10. for 5 pieces of woollen Cloth ſold unto Mr. *Manfort* containing 310 yards, at 13 s. ready money *per* yard, according to ſpecification, comes to — — — —		13	201	10	—
July.	8	By *Caſh* li. 204. 14. 10. for 5 pieces of woollen Cloth ſold unto Mr. *Draper* containing 311 yards, at 13 s. 2 d. *per* yard *contant*, as by a ſpecification, is — — — —		13	204	14	10
Auguſt.	6	By *Caſh* li. 216. for 5 pieces of woollen Cloth ſold unto Mr. *De Fiſher*, containing 320 yards, at 13 s. 6 d. *per* yard ready money, comes to — — — — — —		13	216	—	—
September.	7	By *Caſh* li. 191. 5. 4. for 5 pieces of woollen Cloth ſold unto Mr. *Books* containing 302 yards at 12 s. 8 d. *per* yard ready money, as by Specificate — — — —		13	191	5	4
				li.	5777	3	2

1658

Wares for account of Mr. *Good-trade* of *Dantzick* are *Debtor.*

folio 27

				li.	s.	d.
March.	26	To *Caſh* li. 243. 8. paid Fraight and Average of the Sea to Shipper *Wildfangh* for 500 barrels of Pot-aſhes at 1 Rixdoller *per* piece is Rixdollers 500 and Average 50 Rixdollers at 4½ s. ſterling *per* Rixdoller is together li. 123. 15 s. and for the Cuſtome of 2500 weight rated at 16 s. 8 d. *per Cent.* is 12 pence of 20 ſhillings, li. 104. 3 s. with other Charges and Expences, as Carriage, Ware-houſe and the like, as by a Note li. 15. 10. marked as in the margent, and numbred from 1 till 500 —	14	243	8	—
A*L						
	30	To *Caſh* li. 262. 11. 11. paid Fraight unto Shipper *Cock* of the *Charitie* for 2000 quarters of Wheat at 20 s. *per* Laſt or 10 quarters is 200 li. and for Fee 40 Rixdollers at 4½ s. *per* Rixdoller is 9 li. as alſo for Subſidue and Cuſtome 5 *per Cent.* rated at 6 s. 8 d. the quarter l. 33. 6 s. 8 d. with other Charges and Expences, as Granary, Carriages, Workmen and the like, according to a Specification li. 20. 5. 3. —— ——	14	262	11	11
April.	18	To *Goods* and *Commodities* for my account li. 1781. 5 s. for 40 pieces of long Woollen Cloth, ſent unto Mr. *Good-trade* of *Dantzick* by Shipper *Andrews Jurgen* of the Ship called the *Sirene*, upon his order and deſire Pack'd up in 2 Balls, ſigned as in the Margent, and numbred 1.2. containing 20 pieces of Black 1150 yards 10 pieces of Red 600 yards, and 10 pieces of Triſtamin 625 yards, together 2375. at 15 s. ſterling *per* yard, amounts to--	26	1781	5	—
G*T						
	—	To *Caſh* li. 27. 10. for Charges and Expences had about thoſe two Balls of Cloth, for Package and Carriage, l. 4. 10. Subſidue and Cuſtome at 1 d. farthing the pound weight weighing 4000 pounds, li. 22. 10. for Charter-parties and Bills of Lading to the Notary 10 s. together is —— ——	14	27	10	—
Auguſt.	15	To *Caſh* li. 2000. remitted by his order unto Mr. *Le Conto* at *Hamburgh*, payable at 2 Uſance, and 37 s. 7 d. Flemiſh *per* li. ſterling by Mr. *Bickell* paid unto Mr. *Boſton* for double Bills of Exchange —— —— —— ——	14	2000	—	—
November.	31	To *Gain* and *Loſs* li. 145. 1. 7. for Proviſion of 6750. li. at 2 *per Cent.* for ſelling of all theſe Wares li. 135. for Courtage, Poſtage and Brokerage li. 10. 1. 7. —— —— ——	36	145	1	7
December.	2	To *Caſh* li. 2290. 6. 6. paid unto Mr. *Peter Equal* for his Bills of Exchange at double Uſance payable unto Mr. *Good-trade*, or order remitted *per Amſterdam* unto Mr. *Innocent* at 37 s. 4 d. by Mr. *Momber* —— —— —— ——	42	2290	6	6
				li.	67503	—

1658		*Creditors.*	*folio*	li.	s.	d.
April.	1	By *Cash* li. 1028. 4. for 100 barrels of Pot-ashes sold unto Mr. *Freeman*, weighing 54 *Centos neat* at 41 s. the hundred weight ready money is — — — — —	13	1028	4	—
May.	2	By *Cash* li. 400. for 500 quarters of Wheat sold unto Mr. *Miller* at 16 s. *per* quarter comes to — — — —	13	400	—	—
	17	By *Cash* li. 1028. 4. for 100. barrels of Pot-ashes sold unto Mr. *Glasier* weighing 504 *Cent. neat* at 41. s. the hundred weight *contant* — — — — —	13	1028	4	—
June.	9	By Mr. *Andrews* Baker l. 850. for 1000 quarters of Wheat at 17 s. *per* quarter payable within 6 months time, and putting in sufficient security for the Sum of — — — —	37	850	—	—
	12	By Mr. *Andrews* Baker l. 533. 4. for 50 barrels of Pot-ashes weighing 248 *Centos neat* at 43 s. the hundred weight, payable within 6 months time, and giving security thereof — —	37	533	4	—
July.	21	By *Cash* li. 514. 2. for 50 barrels of Pot-ashes sold unto Mr. *Freeman*, weighing 252 *Centos neat* at 41 s. the 100 weight *contant*--	13	514	2	—
August.	8	By *Cash* li. 984. for 100 barrels of Pot-ashes sold unto Mr. *Potter*, weighing 492 *Cen. neat* at 40 s. the hundred weight ready money — — — — —	13	984	—	—
September.	14	By Mr. *Andrews* Baker li. 400. for 500 quarters of Wheat at 16 s. *per* quarter, payable on the 14*th* of *November* next coming, having given good security of it — — — —	37	400	—	—
October.	16	By *Cash* li. 510. 9. for 50 barrels of Pot-ashes sold unto Mr. *Potter*, weighing 249 *Centos neat* at 41 s. the hundred weight ready money — — — — —	41	510	9	—
November.	30	By *Cash* li. 502. for 50 barrels of Pot-ashes (being the remnants of 500 barrels) sold unto Mr. *Glasier*, weighing 251 hundred weight *neat* at 40 s. *per Cent. contant* — — — —	41	502	—	—
			li.	6750	3	—

1658		*Adventure-land* in *Ireland* is *Debtor.*	*folio*	li.	s.	d.
March.	21	To the *State* of *England* li. 3000. for 600 Acres of arable ground lying 12 miles from *Dublin* towards *Waterford*, received as Adventurer in part for the 5500 li. money lent them the 25*th* of *March* 1650. upon publick faith, rated at 5 *l. per* Acre, comes to-	8	3000	—	—
May.	10	To Mr. *Honeſt* Steward of the Manors li. 100. for Charges and Expences had about thoſe Landeries, as by his ſpecification delivered —— —— —— —— ——	18	100	—	—
September.	2	To Mr. *Honeſt* Steward of the Manours li. 222. 18. 4. for Charges and Expences had about thoſe grounds ſince *May* laſt, for Banking, Cutting, Mowing, Thraſhing, Carriage and the like, as by his Bill —— —— —— ——	18	222	18	4
December.	2	To *Gain* and *Loſs* li. 332. 15. 8. for ſo much gained by this years improvement of theſe 600 Acres, beſides and above all Charges reduced — — — — — — — — —	36	332	15	8
			li.	3655	14	—

The Nature of this account is altogether according to thoſe of the Manors of ſeveral Goods or Houſes, differing onely in that you had thoſe Lands from the *State* in part of payment for the Debt and parcel they did owe to the *Stock*, as being contracted and purchaſed by it after that account was ſtated: and whereas the Manours and Goods or the Debt of the *State* are parcels of your *Stock*, ſo likewiſe theſe Lands deriving from the latter as aforeſaid, muſt needs be a parcel of that account, and by this means Center to the *Stock*, in regard it takes its value from thence, and conveighs it higher to a particular account, as it doth to the *State* of *England* in conſideration of 600 Acres of ground, or 3000 li. ſterling principal, for payment in part of a greater ſum they did owe unto you. Now after purchaſe, as the benefit and improvement thereof will be altogether for your own Uſe, or thoſe you ſhall pleaſe to appoint, ſo you will be carefull to keep punctual account of all Charges and diſburſements about thoſe Lands, and charge them from time to time upon theſe grounds, ſtill giving ſo much Credit unto the party from whence at firſt they went out by your order and direction; and ſo in proceſs of time as you get any money or profit by the Growth, Fruits or Harveſt of theſe grounds, you are to Credit this Account, and charge the partie that received it by your appointment, for the ſame conſideration, to the end that by

1658		*Creditor.*	*folio*	li.	s.	d.
September.	3	By Mr. *Honeſt* Steward of the Manours li. 600. 4. for the Increaſe and proceed of this Land received this Harveſt, as by his account and ſpecification, for Wheat, Rie, Barlie and Paſture of Cattel —— —— —— ——	17	600	4	—
November.	5	By Mr. *Honeſt* Steward of the Manours li. 55. 10. for Graſs, Hay, and Fruits ſold of theſe Grounds, as by his Bill delivered —	17	55	10	—
December.	31	By Balance L^a A. li. 3000. for tranſport of theſe 600 Acres upon a new account and volume *Litera* B. —— ——	43	3000	—	—
			li.	3655	14	—

by reducing the Charges and Expences from the Increaſe and Revenue, the proceed and ſurplus may be put to the account of Gain and Profit, as received ſo much more than paid in conſideration of the ſame account: Ever excepting the primitive worth for the Balance in the future as long as it is in being, and your poſſeſſion; but in caſe of ſelling it for ready money, or changing it for other goods, then inſtead of the balance, the Caſh, Purchaſor or Parcel of Goods you did get in Exchange thereof is to poize and balance it, as being charged for the ſame conſideration upon its particular account, and ſo by this means one as it were riſeth, groweth and liveth as a member, whilſt the other is cut off, falls and dieth as a limb to and by the ſtock or body thereof.

1658		The *Farmery* of *Pay-well* is *Debtor.*	*folio*	li.	s.	d.
March.	25	To the *State* of *England* li. 5000. for ſo much to be paid within 5 years in equal portion with 200 li. Intereſt *per annum* by the Farmer thereof Mr. *Nimble*, as he ſhall receive it from the Tenants and Inhabitants, by virtue of a Letter Patent bearing *Weſtminſter* the 20. of *March* 1658. that is to ſay, every year 1200 li. Principal and Intereſt —— —— ——	8	5000	—	—
December.	30	By *Gain* and *Loſs* li. 200. for Intereſt according to allowance of the *State*, beſides li. 1000. received this firſt year in payment of the Principal —— —— —— ——	36	200	—	—
			li.	5200	—	—

Concerning accounts of Farmeries, Security or Pawn-land, as the ſtem thereof is to be charged to the Original and Root by which it firſt did grow to be a parcel of your eſtate, and the conditions, as the vertue or marrow, thereof are ſpecified and expreſſed in plain terms, according to the Tenour of agreement made with the parties from whom you had the ſame; ſo thoſe fruits which from time to time you reap, and get according to the vertue and goodneſs of this Tree, by the Farmer, Steward or Party authorized to that purpoſe, are to be brought in Credit upon this account, and charged again either unto *Caſh* or the Party that received them by your appointment, who, if you ſhall deſire or ſee cauſe, is to give you an account of it, or bring in the money to your *Caſh* again: if punctual payment be made by the Farmer, then the firſt year $\frac{1}{5}$, the ſecond $\frac{2}{5}$, and ſo every year a fifth part will be deducted of the Principal, and inſtead of the Farm or 5000 li. ſecurity you will find at the expiration of thoſe 5 years 6000 li. ready money in your *Caſh*, without the improvement that can be made in the mean time by thoſe moneys received in part.

1658.		*Creditor.*	*folio*	32	li.	s.	d.
May.	1	By *Caſh* li. 300. received of Mr. *Nimble* the Farmer of this Farmery, by virtue of a Letter Patent from the *State*		13	300	—	—
Auguſt.	2	By *Caſh* li. 200. received of the ſaid Farmer Mr. *Nimble*, upon account in part as before		13	200	—	—
September.	8	By *Caſh* li. 100. received as before		41	100	—	—
October.	30	By *Caſh* li. 300. received as before		41	300	—	—
November.	15	By *Caſh* li. 50. received more as before		41	50	—	—
.	20	By *Caſh* li. 50. received more as before		41	50	—	—
December.	2	By *Caſh* li. 100. received more as before		41	100	—	—
.	20	By *Caſh* li. 70. received more as before		41	70	—	—
.	25	By *Caſh* li. 30. received more as before		41	30	—	—
.	31	By *Balance* L[a] A. li. 4000. for tranſport of this account upon a new Book, L[a] B.		43	4000	—	—
				li.	5200	—	—

It is alſo to be obſerved, that this Farmery hath been aſſigned unto you by the *State* in conſideration of 5000 l. ſterling Principal, with condition to pay you the ſame within five years time and with 200 li. Intereſt *per annum*, in equal portions, that is to ſay, every year 1200 l. payable on ſuch or ſuch certain days by their reſpective Farmer or Commiſſioner: which having received, you are to charge *Caſh*, and credit this account for the ſame 1200 li. as received in part of 5000 li. Principal, withall charging this account with the 200 li. Intereſt comprehended in the 1200 li. received, and to give credit for ſo much to the account of *Gain*; and ſo it will appear that at the expiration of the firſt year there hath been paid to you or your Aſſignee 1000 li. upon account of 5000 li. Principal, and 200 li. upon account of 1000 li. Intereſt or *Gain*, whereof you are fully to be paid within 4 years more.

1658.		The High and Mighty, the *Lords States* *folio*	33	li.	s.	d.
December.	30	To *Gain* and *Loſs* li. 1620. for 12 months allowance by virtue of a Commiſſion received of their Lordſhips, dated at the *Hague* the 28*th* of *December* 1657. at 20 Rixdollers *per diem*, and 30 days *per menſem* in the quality as reſident in ordinary, is Rixdollers 7200 at 4 s. 6 d. *per* piece, comes to — —	36	1620	—	—
		Whereof all Charges and Expences are to be defrayed and diſburſed.	li.	1620	—	—

Note, That this account ſerveth but for a publick Miniſter or Agitator of a foreign Prince or Lord, but may be of great uſe and benefit towards the ordering of his Domeſtick affairs and concernment, receipts and diſburſements; for in comparing but his diſburſments at any time with this account, he very eaſily can make calculation, how much he may enlarge his Train, or reduce his Charges and Expences, and ſo reform and order things accordingly, as he ſhall ſee cauſe.

1658

Mr. *Edward Holt* is *Debtor.*

March.	27	To *John Faithfull* Steward of the Houſhold li. 50. for ſo much paid him upon account, as by acquittance — —	16	50	—	—
April.	4	To the ſame Steward li. 100. paid him more as before by my order, as by his acquittance — — —	16	100	—	—
September.	20	To the ſame Steward li. 50. for paid him by my order upon his account more in part as before — — —	16	50	—	—
November.	30	To the ſame Steward li. 110. 18 s. for paid him by my order, in full of all his Bills delivered — — —	16	110	18	—
			li.	310	18	—

In this manner of account for the Taylor you may keep if you pleaſe all other accounts of Baker, Brewer, Butcher, Shoemaker, Vintner, Grocer and the like, that give any Credit towards defraying of your Charges and Expences, crediting them from time to time for the things you had of them by your appointment, according to their bills examined and approved; and if you ſee cauſe to pay them any thing at their requeſt or by your own accord, cauſe it to be paid unto them by your Steward or Attorny, then you may charge their account, and credit *Caſh* or the Partie that paid it for the ſame ſum of money.

1658		of the United *Netherlands* are *Creditors.* *folio*	34	li.	s.	d.
January.	5	By *Caſh* li. 500. remitted hither from *Amſterdam* by the Treaſurer of the Exchequer Mr. *de Geer*, by their Lordſhips order, towards defraying of Charges in a Commiſſion received here in *England*, at 20 Rixdollers allowance *per diem*; I ſay received in part of Mr. *de Viſher* —— —— ——	13	500	—	—
May.	27	By *Caſh* li. 200. remitted as before, for part of my allowance received of Mr. *Books* —— —— —— —— ——	13	200	—	—
July.	31	By *Caſh* li. 450. received as before of Mr. *Peter de Putt* ——	13	450	—	—
September.	6	By *Caſh* li. 300. received more as before of Mr. *Corſelis* ——	13	300	—	—
December.	1	By *Caſh* li. 170. received more as before of Mr. *William Boeve*, in full of a years allowance —— —— ——	14	170	—	—
			li.	1620	—	—

But in caſe ſuch publick Miniſters receive Commiſſions, as uſually it is done, concerning Trade of other private Men, then I ſhall refer them to the accounts of the Factors, Wares, Commodities and Bills of Exchange, where they will be ſatisfied more at large.

1658

Creditor.

January.	19	By *Charges* and *Expences* li. 20. 19. 10. for 3 Suits of my Sons, as by his Bill delivered —— —— —— —— ——	21	20	19	10
February.	2	By *Charges* and *Expences* li. 31. 18. for mourning Suits and Coats of my 5 Servants, Pages and Foot-men, as by his Bill delivered—	21	31	18	—
March.	7	By *Charges* and *Expences* li. 112. for the Liveries of 6 Perſons in mourning, as by his Bill delivered —— ——	21	112	—	—
June.	27	By *Account Particular* li. 17. 14. 10. for a black Suit of fine Holland-cloth for my ſelf, as by his Bill —— —— ——	19	17	14	10
Auguſt.	29	By the ſame Account li. 15. 5. 4. for a French Suit, as by his Bill, being for my own uſe —— —— ——	19	15	5	4
October.	26	By the ſame Account li. 113. for 2 Suits, *viz.* one of gray Cloth at 17 li. and another laced with Gold at 96 li. as by his Bill delivered —— —— —— —— —— —— ——	19	113	—	—
			li.	310	18	—

ever obſerving at the receipt of any thing from them that you credit their account by the very cauſe and end it is intended and uſed, as are *Charges* and *Expences*, *Account Particular*, or any other Account whatſoever, which accordingly you are to charge for the ſame conſideration; and if paid, then charge their Particular Account, and credit the Party that paid it by your appointment in the ſame manner and conſideration.

1658		*Gain* and *Loſs* is *Debtor.*	*folio*	li.	s.	d.
February.	7	To ſeveral *Ships* at Sea li. 5700. for the loſs of the *Fortune* taken in her voyage to the *Levant* by the Spaniards, valued li. 4500. and for Charges and Expences had by Mr. *James Truſty* at *Dover* Factor to fit her out li. 1200. as by his account, ſee *folio* —	12	5700	—	—
March.	25	To Sir *John Ireland* Knight li. 60. for a years Intereſt of li. 1000. Principal at *6 per Centum* — — —	4	60	—	—
October.	1	To *Account Particular* l. 50. for two Stone-Horſes preſented unto the Lord N. N. — — — —	20	50	—	—
November.	10	To Mr. *Honeſt* the Steward of the Manours li. 182. 15. 8. for ſeveral Houſhold-ſtuff and Proviſion, with other Expences, as alſo for a years Wages at 100 li. — —	18	182	15	8
December.	30	To *John Faithfull* Steward of the Houſhold li. 100. for his yearly allowance — — — — — — —	16	100	—	—
	—	To *Charges* and *Expences* li. 3937. 3. 10. paid and laid out this year about my Houſe-keeping, and defraying of my domeſtick occaſions — — — —	22	3937	3	10
	31	To the *Stock* li. 11928. 12. for the proceed of this account, being the improvement of the *Stock* this year, gained by the bleſſing of God beſides and above all Charges and Expences already reduced — — — —	2	11928	12	—
			li.	21958	11	6

Concerning this account of *Gain* and *Loſs* there were much to be ſpoken of it, ſeeing it one of the chief and principal Pillars that ſupporteth the whole Architecture, beautifieth and adorneth the entire Body, and is as it were the onely Soul and Life thereof, and the ſole exaltation of this *Amphithalami* and Myſtical Art: but to be brief, I ſhall but ſay that the *Debet* thereof refereth to the *Loſs*, and the *Credit* referreth to the *Gain* of the *Stock*, ſeeming as it were to have a nigh coherence and ſympathy with the nature of the Original or Hebrew-tongue, that bends it ſelf from the Right Hand towards the Left; and therefore is to be noted, when you loſe any thing by any of the ſeveral accounts within your Book, as the ſame Loſs will appear in the *Credit* of that account, ſo by conſequence it muſt be viſible in *Debet* of this account; and to the contrary, when you gain or advance any thing by any of your ſeveral accounts, as the ſame Gain or Profit will be apparent in the *Debet* of that account, ſo it needs muſt be viſible in *Credit* of this account: and for which cauſe as your Books are kept punctual, and you being curious to know from time to time what you did gain and advance with your *Stock* beſides and above all Charges and Expences, you need but take a ſmall piece of Paper and draw the total Sum of this account, and then reduce both Loſs and Expences from Gain, the ſurplus or proceed of Gain will be the Increaſe and augmentation of the *Stock*, which will be found and perceived in the virtue and ſtrength of the ſeveral parcels and members thereof, centring in their operation to *Caſh* as the heart and nouriſhment of thoſe members, and altogether concurring and adminiſtring to the entire body the *Stock*.

1658		Creditor.	folio	li.	s.	d.
February.	6	By *Goods* and *Commodities* for my particular account li. 80. 16. for advance of 100 laſt Pitch and Tarr —— ——	25	80	16	—
March.	25	By Sir *Thomas Vincent* Knight li. 30. for a years intereſt of 500 li. principal at *6 per Centum* —— —— ——	3	30	—	—
·	—	By the *State* of *England* li. 2640. for 8 years intereſt of li. 5500. Principal at *6 per Centum* —— —— ——	7	2640	—	—
·	30	By the *Manor* and *Foreſt* of *Increaſe* li. 100. for a quarter years improvement thereof —— —— ——	7	100	—	—
April.	5	By ſeveral *Goods* and *Houſes* l. 2030 for Leaſes and Revenues received thereof —— —— —— ——	9	2030	—	—
June.	31	By the *Manor* and *Foreſt* of *Increaſe* li. 100. for a quarter years improvement and profit —— —— ——	7	100	—	—
July.	2	By the *Manor* of *Speedwell* li. 250. for 6 months improvement and profit —— —— ——	5	250	—	—
September.	8	By *Goods* and *Commodities* for account particular li. 396. 3. 2. for advance of 100 pieces of woollen Cloth —— ——	25	396	3	2
·	30	By the *Manor* and *Foreſt* of *Increaſe* li. 100. for a quarter years improvement and profit —— —— ——	7	100	—	—
November.	2	By *Account Particular* li. 180. for a Chain of Gold with a medal of his *Highneſs* Effigies, as a Preſent —— —— ——	19	180	—	—
·	31	By *Wares* for account of Mr. *Goodtrade* li. 145. 1. 7. for Proviſion, Courtage, and Port of Letters —— ——	27	145	1	7
December.	2	By *Adventure-land* in *Ireland* li. 332. 15. 8. for this years improvement and advance —— —— ——	ſee *folio* 29	332	15	8
·	—	By ſeveral *Goods* and *Houſes* li. 805. for this years improvement, Rent and Revenues, gained —— —— ——	9	805	—	—
·	21	By ſeveral *Ships* at *Sea* li. 12240. for this years adventure and gain by them made in their ſeveral Voyages and Prizes at *Sea* —	11	12240	—	—
·	27	By Bills of Exchange l. 358. 15. 1. for advance ſince *September* laſt —	39	358	15	1
·	30	By the *Manour* and *Foreſt* of *Increaſe* li. 100. for a quarter years improvement gained and advanced ——	7	100	—	—
·	—	By the *Farmery* of *Paywell* li. 200. for a years Intereſt of 5000 li. according to allowance of the *State* ——	31	200	—	—
·	—	By the *Lords States* of the united *Netherlands* li. 1620. for a years allowance, as by a Commiſſion from their High and Mighty Lordſhips, dated at the *Hague* the 28*th* of *December*, 1657. —	33	1620	—	—
·	31	By the *Manour* of *Speedwell* li. 250. for half a years improvement gained and advanced — —— —— ——	5	250	—	—
			li.	21958	11	6

1658		Mr. *Andrews* Baker is *Debtor.* *folio*	37	li.	s.	d.
June.	9	To *Wares* for account of Mr. *Good-trade* of *Dantzick* li. 850. for 1000 quarters of Wheat at 17 s. *per* quarter, payable within 6 months time, having given ſufficient ſecurity thereof —	28	850	—	—
	12	To the ſame account l. 533. 4. for 50 barrels of Pot-aſhes, weighing 248 *Centos neat* at 43 s. *per Centum*, payable according to the 1000 quarters of Wheat —— —— ——	28	533	4	—
September.	14	To the ſame account li. 400. for 500 quarters of Wheat at 16 s. *per* quarter, payable on the 14*th* of *November* next coming, having given good ſecuration thereof —— ——	28	400	—	—
			li	1783	4	—

Note, That this Baker bought ſuch and ſuch a parcel of Wares or Commodities from you, upon condition to pay it within the ſpace of a limitted time, and therefore becomes in the mean time a lawfull Debtor unto you untill payment be made, and then is of right to be credited for ſo much paid either in part or in full, untill altogether be diſcharged and the account finiſhed. Theſe Wares now as they are put here to his Charge, ſo upon its proper account *folio* 28. (as you are to ſpecifie within the two ſecond lines on the page where that Account or Creditor of ſuch a parcel is to be found) they muſt ſtand credited for the ſame parcel, as being alienated and ſeparated from the reſt ſtill in being of theſe Wares, to the end you may ſee at any time by this account how much is ſold or remaining of it without going to the Warehouſe or weighing and removing them over again, and ſo make calculation or draw accounts when you pleaſe: and ſeeing ſuch account, as this is one, ſerving chiefly for memory ſake, to ſee withall what Wares they had of, and when they will be paid unto you, to the end you may govern your ſelf according to your other occaſions at the prefixed time of receipt thereof: as alſo to have a neceſſary Debtor unto that parcel of Wares ſo alienated and ſeparated from the reſt of that account credited in your Book as for *Gain* or *Loſs*, hath no reference to ſuch Debtors if they be punctual of time and payment, that being comprehended by the other account of Wares or the Creditor thereof, unleſs there ſhould appear ſome neglect or defect.

1658.		*Creditor.*	*folio*	38	li.	s.	d.
November.	10	By *Caſh* li. 850. for 1000 quarters of Wheat at 17 s. *per* quarter, as in Contra paid this day —— —— —— ——		41	850	—	—
·	13	By *Caſh* li. 400. paid in part upon account for the 50 barrels of Pot-aſhes on the other ſide —— —— —— ——		41	400	—	—
·	15	By *Caſh* li. 133. 4. paid in full of the ſaid Pot-aſhes due on the 12 of this Inſtant Month paſt —— —— —— ——		41	1334	—	
·	20	By *Caſh* li. 200. paid in part of the 400 li. for 500 quarters of Wheat at 16 s. in the Contra —— —— —— ——		41	200	—	—
·	24	By *Caſh* li. 200. paid in full of all accounts and demands to this day —— —— —— —— —— —— ——		41	200	—	—
				li	1783	4	—

defect either in agreement and payment, or in the Wares and Commodities. In which caſe Agio or Intereſt may be added unto, or elſe Tarra and Rabat be reduced from the parcel of money or Commodity (for which he ſtands indebted) as Principal Creditor to your Book, under the name and title of *Gain* and *Loſs*. To ſum up all together in one, he is a Debtor to Wares for ſuch a Conſideration, and at the time of punctual payment he is a Creditor by Caſh; whereas to the contrary Wares becomes a Creditor by, and Caſh a Debtor to him.

1658.		*Bills* of *Exchange* are *Debtors.*	folio	li.	s.	d.
January.	32	To Mr. *James Truſty* li. 2400. for ſeveral double Bills, (as *primo* and *ſecundo*) which he drew upon Mr. *Alonſo*, being together 12000 Ducatoons of *Venice* at 48 pence ſterling *per* Ducat or 24 great current of *Venice*, payable at uſe unto my order, which Bills I endorſed and aſſigned to be paid unto Mr. *Bernardo*, with order to reduce his charges and proviſion thereof, and to remit the Proceed unto *Mr. Carvaſal* at *Naples* according to the courſe of Exchange, which was performed as followeth--	24	2400	—	—
		Alonzo paid unto *Bernardo* the 20*th* of *October* Ducatoons 12000				
		Bernardo reduced his proviſion at $\frac{1}{2}$ *per Cent.* i. 60 Ducatoons, with Courtage and Poſtage 2 Ducatoons, together 62 Ducatoons — 62				
		Reſting Ducatoons 11938				
		which proceed of Ducatoons 11938.				
		Bernardo at *Venice* remits unto *Carvaſal* at *Naples* the 21 of *October* payable at ſight 101 Ducatoons, for 100 Ducatoons at *Naples*, with order to reduce his Charges, as alſo proviſion, and to remit the proceed and Balance thereof unto my ſelf or order and Aſſigns, according to the courſe of Exchange, which being done as followeth,				
		Carvaſall at *Naples* received of *Dandallo* at *Naples* (for the draught of *Eleazer* of *Venice*) being remitted by *Bernardo* of *Venice* as aforeſaid the 30 of *October*—Ducatoons 11819. 80				
		Reducing for Port of Letters and Courtage Ducatoons 12. 20 Granos, and for his proviſion $\frac{2}{3}$ *per Centum*, Ducatoons 81 — 93. 20.				
		Reſting Duc. 11914				
		which proceed of Ducatoons 11914.				
		Carvaſal paid unto *Faukon* at *Naples* the 1 of *November*, for double Bills of Exchange, payable by Mr. *Guner* of *London*, at uſance unto my ſelf or order at 68 d. *per* Ducat or 100 Granos, which Bills he remitted hither as in the Contra received.				
December.	25	To *Caſh* li. 3284. 7. 7. paid for the draught in the *Credit* unto Alderman *Sidenham* for 10354 Crowns at 83 d. Sterling drawn by *Olimphas* of *Genua* the 25 of *November* at *Uſo valuta*, received of *Torquano*	42	3284	7	7
	26	To *Caſh* li. 7. 10. paid during this intercourſe of theſe Bills, for Courtage, Poſtage and other Charges from the 20 of *September* untill now	42	7	10	—
	27	To *Gain* and *Loſs* li. 358. 15. 1. for advance of thoſe Bills ſince *September* laſt, gained by the bleſſing of God	36	358	15	1
			li.	6050	12	8

1658		*Creditors.*	*folio*	40	li.	s.	d.
September.	20	By *Caſh* li. 2675. for 12000 Ducatoons drawn upon *Fernando Horacy* of *Lisbone* in ſeveral Bills at 53½ d. ſterling for a Ducat or 400 Reals current money, payable at uſe unto the order of *John Kernell*, (who paid it this day here in *London*) with order unto the ſaid *Horacy*, to add his Charges and proviſion thereunto, and to draw the Totals upon Mr. *Laurence Maſanelo* of *Sevile* according to the courſe of Exchange, which was done as followeth, *Horacy* in honour of the Bills paid unto the order of *Kendall* at *Lixa* the 22*th* of *October*. — Ducatoons 12000 adding thereunto for Courtage and Port of Letters Ducatoons 10. and for his Proviſion ½ *per Centum* is 40 Ducatoons, together —— ——— Ducatoons 50		41	2675	—	—
		Total Ducatoons 12050					
		which total ſum *Horacy* of *Lixa* draws upon *Maſanelo* of *Sevile*, the 23*th* of *October* at 100 Ducatoons of *Lixa* for 100 Ducatoons in *Sevile*, payable at 3 days ſight unto the order of *Palavicini*, with order to add his Charges as alſo Proviſion, and to draw the total of theſe moneys paid upon *Nicolas Olimphas* of *Genua*, according to the courſe of Exchange, the value he having received of *Palavicini*, which was done as followeth. *Maſanelo* of *Sevile* in honour of the Bills paid unto the order of *Palavicini* the ſaid total ſum drawn upon him by *Horacy* of *Lixa* the 13 of *November* —— Ducatoons 11036.346 adding thereunto for Courtage and Poſtage 11 Ducatoons, as alſo for Proviſion ½ *per Cent.* is Ducatoons 48. 75 Marvados, 375 being a Duc. is together — — — — Ducatoons 59.75					
		Total Duc. 11096.46					
		which total ſum of Duc. 11096. 46. according to order *Maſanelo* of *Sevile* draws upon *Nicolas Olimphas* of *Genua*, at 442 marvados of *Sevile* for a Crown or 68 ſols of *Genua*, payable at 4 days ſight unto the order of *Richardo*, with order to add his Charges and Proviſion, and to draw the total upon my ſelf or order of *London*, according to the courſe of Exchange, *Valuta* received of *Richardo* at *Sevile*. *Nicholas Olimphas* of *Genua* in honour of thoſe Bills paid unto the order of *Richardo* at *Genua* as aforeſaid the 24 of *November* —— Crowns 9416. 26 adding for Courtages and Proviſion — Crowns 80. 42					
		Total Crowns 9497.—					
		which total ſum of Crowns 9497. (according to order received) *Olimphas* of *Genua* draws upon me the 25 of *November* at 83 d. ſterling *per* Crown, payable at uſe unto Alderman *Sidenham*, *Valuta* received at *Genua* of *Torquano*.					
December.	3	By *Caſh* li. 3375. 12. 8. received for the remiſs of Mr. *Truſtie*'s Bills of Exchange, payable by Mr. *Guner* of *London*, made by *Faukon* at *Naples* the 1 of *November*, at *Uſo valuta* received of *Carvaſal* who remitted them hither, as in the *Contra*, Ducatoons 11914. at 68 d. *per* Ducat —— —— ——		41	3375	12	8
				li.	6050	12	8

1658		*Caſh*, (under the Cuſtody of Mr. *Rich. Gold-coin* in *Lombard-ſtreet* Jeweller) *is Debtor. fol.*	41	li.	s.	d.
September.	7	To tranſport of *folio* — — — — — —	13	18871	—	2
	8	To the *Farmery* of *Paywell*, received of Mr. *Nimble* the Farmer by order of the *States* — — — —	32	100	—	—
	20	To *Bills* of *Exchange*, received of *John Kernel* for a draught of *Lisbona* of 12000 Ducatoons at 53½ d. — —	40	2675	—	—
October.	16	To *Wares* for account of Mr. *Good-trade*, received of Mr. *Potter* for 50 Barrels of Pot-aſhes — — —	28	5109	—	—
	30	To the *Farmery* of *Paywell*, received of Mr. *Nimble* the Farmer by order of the *States* — — — —	32	300	—	—
November.	2	To *James Truſtie* of *Dover* Factor, received of Mr. *Ludewick* by his order, and for his account — — —	24	420	15	8
	4	To *Account Particular*, received of Mr. *Boon-companion* for money lent him — — — —	20	50	—	—
	10	To *Andrews* Baker, received for 1000 quarters of Wheat ſold 6 months agoe — — — — —	38	850	—	—
	13	To the ſame Baker, received in part for 50 Barrels of Pot-aſhes ſold 6 months agoe — — —	38	400	—	—
	15	To the ſame Baker received in full of the ſaid 50 Barrels of Pot-aſhes	38	1334	—	
	—	To the *Farmery* of *Paywell*, received of Mr. *Nimble* the Farmer by order of the *States* — — —	32	50	—	—
	20	To the ſame Account, received as before — — —	32	50	—	—
	—	To *Andrews* Baker, received in part for 500 quarters of Wheat ſold the 14*th* of *September* — — — —	38	200	—	—
	24	To the ſame Baker, received in full of his account —	38	200	—	—
	30	To *Wares* for account of Mr. *Good-trade*, received of Mr. *Glaſier* for 50 Barrels of Pot-aſhes — — —	28	502	—	—
December.	1	To the *Lords States* of the united *Netherlands*, received in full of a years allowance of Mr. *Boeve* — — — —	34	170	—	—
	3	To *Bills* of *Exchange*, received of Mr. *Guner*, for a Bill remitted from *Naples* by *Carvaſal*, 11964 Duc. at 68 d. —	40	3375	12	8
	5	To ſeveral Ships at Sea, received for prize goods —	12	6000	—	—
	—	To the *Farmery* of *Paywell*, received of Mr. *Nimble* the Farmer of this *Farmery* by order of the *States* — — —	32	100	—	—
	20	To the ſame Account received as before — — —	32	70	—	—
	23	To *James Truſtie* of *Dover* Factor, received of Shipper *Hill* for his account ſent hither — — — — —	24	4500	—	—
	25	To the ſame Account, received as before, in full for a years allowance from the *State* — — —	32	30	—	—
	28	To the ſame Factor, received of Mr. *Boeve*, for his account —	24	1259	8	—
			li.	40817	9	6

This Account being the onely Arteries, Wheels and Veins of the whole Body and Stock is by no means to be idle, but ought to be ever at Work and Motions, either by one improvement or other, which you think moſt advantageous and conducible to your good and profits in as much as in things ſpiritual true faith muſt ever be at Motions by Work and Charity, *&c.* and yet as it is not Work but free Grace that cauſes Salvation, ſo it is not *Caſh* it ſelf but *Credit* that is occaſioned by it, which cauſeth Profit and Satisfaction. And thus having a full or experimental underſtanding, and quick inſight

1658		*Caſh* is *Creditor.*	*folio*	42	li.	s.	d.
September.	7	By Tranſport of *folio* —— —— —— ——		14	13537	10	5
	8	By *Goods* and *Commodities*, paid for Charges and Expences of 100 pieces of Woollen Cloth — — — —		25	20	—	—
November.	11	By Mr. *James Truſty* of *Dover* Factor, paid for Charges and Expences about a Pack of Cloth — —— ——		23	20	15	8
	18	By *Faithfull* Steward of the Houſhold, paid for defraying of my Domeſtick affairs and Charges —— —— ——		15	1348	4	—
December.	2	By *Wares* for account of Mr. *Good-trade*, paid unto Mr. *Equal* for double Bills of Exchange remitted to *Amſterdam* ——		27	2290	6	6
	25	By *Bills* of *Exchange*, paid unto Alderman *Sidenham* for a draught of *Genua* of 10354 Crowns at 83 d. —— ——		39	3284	7	7
	26	By the ſame account, paid for Charges and Expences during the intercourſe of the ſaid Bills —— —— ——		39	7	10	—
	31	By *Balance* L[a] A. l. 20308. 15. 4. for tranſport of this account upon a new Volume L[a] B —— —— ——		43	20308	15	4
				li.	40817	9	6

inſight of things both Spirittual and Temporal, you very eaſily will ſet your affairs on wheels and motions, either in one way or other, to the improvement and benefit both of Soul and Body, diligently obſerving thoſe Rules and Preſcripts of the Mind or Senſe in the other Members of the Body: in order whereunto Note that *Caſh* will be Debtor to all thoſe moneys which at any times are paid by, or received of others and put into it; and that in the contrary, *Caſh* will be Creditor for all thoſe monies which at any time are paid by, or received by others, and disburſed out of it: and as *Caſh* is now either Debtor or Creditor, then it is to be conſidered, to or by whom ſhe is occaſioned to be indebted or credited, whoſe account in your Book is to be charged of *Caſh* credit, or to be credited of *Caſh* Debet, and thither you are to convey the ſame Sum you have either paid or received for ſuch and ſuch an account, as is here repreſented, to the *Farmory* of *Paywell*, to *Bills* of *Exchange*, to *Wares*, &c. by *Goods* and *Commodities*, by Mr. *James Truſty*, by *Faithfull* Steward, *&c.* which having performed punctually, you can at any time calculate upon a Paper apart, concerning the Receipts and Disburſements, Increaſe and Decreaſe of your *Caſh*; and ſo order and regulate your other affairs and the improvement of the *Stock* according as you ſhall ſee cauſe and need in the Filling, Emptying, Diſtemper, Cure, Vertue and Credit thereof.

1658		*Balance* L[a] A *is Debtor.*	*folio*	li.	s.	d.
December.	31	To the *Manor* of *Speedwell* within the County of *Succeſſe* ——	6	5000	—	—
.	—	To the *Manor* and *Foreſt* of *Increaſe* in *Somerſet* ——	8	4000	—	—
.	—	To ſeveral *Goods* and *Houſes* lying in and about *London* —	10	15000	—	—
.	—	To ſeveral *Ships* at *Sea*, *viz.* the *Hope* and *Good-adventure* —	12	9000	—	—
.	—	To *Account Particular* —— —— —— ——	20	619	16	8
.	—	To *Adventure-land* in *Ireland* —— —— ——	30	3000	—	—
.	—	To the *Farmery* of *Paywell* —— —— ——	32	4000	—	—
.	—	To *Caſh*, under cuſtody of Mr. *Richard Goodcoin* — ——	42	20308	15	4
				li. 60928	12	—

For underſtanding of the *Balance*, it will be neceſſary that you are quick-ſighted and punctual in your affairs. And firſt, as you have kept your Book in order as is preſcribed, untill either ſuch or ſuch an intended time is expired, or that your Book is filled with Writings, and drawing to a period or Balance, then as you are minded to tranſport thoſe Debtors and Creditors, whoſe accounts do not poize in their own *Debet* and *Credit*, from that Book as Litera A. upon a new Volume as Litera B. you will take a general Survey and Examination of all and ſingular the Accounts in that Book Litera A. contained, whether they are kept punctually from time to time, yea or no, where any neglect or defect appears, which will be diſcovered by the direction of the points in the firſt line, or by comparing the *Debet* with the *Credit* throughout the whole Book, as alſo by the ending time of every page, and the juſt courſe thereof conſidered; beſides that, it may be perceived by thoſe Accounts, Bills, Notes and Certificates of your Debtors and Creditors, which you ſhall find either to be wanting or loſt, or elſe not inſerted and ſtated into their reſpective Accounts of that Book, in which caſe you can eaſily reform defects, and perfect what is amiſs, or add what is wanting: and having done ſo, take a ſheet of Paper, and begin from the firſt account of your Book, and add the ſeveral ſums together, firſt in *Debet*, and then in *Credit*, which total Sum now of them both, either *Debet* or *Credit*, exceeds the other, for ſo much as the proceed or ſurplus will be, you are to Note upon that Paper, as a perfect Liſt of all and ſingular the Debtors on the one ſide,

1658		*Balance* L[a] A. is *Creditor.*	*folio*	44	li.	s.	d.
December.	31	By the *Stock* —— —— —— —— ——		1	60928	12	—

ſide, and on the other page the Creditors; and in ſuch a manner run over the whole Book, from the firſt to the laſt account, leaving thoſe untouched which you ſhall find either ſhut or poized both in *Debet* and *Credit*, onely noting and extracting thoſe whoſe *Debet* ſurpaſſes their *Credit* in number, or whoſe *Credit* exceeds their *Debet*, as aforeſaid. Which being done accordingly, you will ſee whether your Book is kept well yea or no, by the Counter-poizing and comparing of the Total ſum of all the Debtors with the Total ſum of all the Creditors of the whole Book; for if but the leaſt penny ſhould vary in both ſums, your Book could not be accounted juſt and lawfull, untill the Errour or Tranſgreſſion were diſcovered by examining and ſearching it over again, and ſo remedied and corrected. Which having all performed and finiſhed by that ſheet of Paper ſincerely and uprightly, you may confidently goe on in balancing the Book it ſelf, without fearing to commit any farther fault or errour, and ſo Tranſport thoſe Debtors and Creditors from the Balance L[a] A. unto the new Volume L[a] B. placing and diſtributing them according as you ſhall ſee cauſe and convenient, and proceed from time to time in managing and ordering them as you did formerly in the firſt Book, untill that ſecond Book be filled alſo, and then it may be brought to a third as L[a] C. and ſo continued for ever. And thus, if at any time you deſire to ſee the Total Members and Branches of your Stock, and which of them are ſound or corrupt, quick or diſtempered, profitable or unprofitable, perfect or imperfect, Note, thoſe Members or Branches you will perceive and diſcern by the Extract and Account or Balance, which you ſhall draw out of your Book upon a particular Paper onely, for your Rule and Advice in remedying, and curing, or cutting and deſtroying of them.

A further Inſtruction of the Method of this Book kept by *Debtor* and *Creditor*.

THE manner of keeping our Accounts by *Debtor* and *Creditor* is nothing elſe but an Abſtract or Abridgment of that which was firſt deviſed in *Italy*, upon very good conſideration, commonly called *Merchants Accounts*; only with this difference, that whereas the *Italian* alloweth and requireth a Lieger, a Journal and Waſte-book, with ſeveral other Books more, this comprehendeth them all in the Amphithalami or Lieger as amply and circumſtantially as the former three might or could do. Which we may perform in obſerving that every *Debtor* muſt have a *Creditor*, and ſo on the contrary every *Creditor* his *Debtor*: and thus the left ſide of our Lieger-book being open, we take for the *Debtors* ſide, and the right ſide of the ſaid Book, towards our right hand, we take for the *Creditors* ſide; wherein we enter every Account by it ſelf firſt from the parcels of an Inventary as it were of our whole Eſtate under the head of an Account called the *Stock*, referring every parcel or member thereof unto a particular Account of the ſame Lieger, which at any time we may find to correſpond each with other by the direction of the *folio* ſpecified in the latter end of every particular, whereby the *Debtor* ſhews his *Creditor*, and the *Creditor* makes relation to his *Debtor*; which words are not uſed, but underſtood by ſuch a one oweth, and ſuch a one ought to have; not only of Perſons, but of things themſelves. As the great Merchants which buy and ſell many Commodities for themſelves or for others, they will arm an Account, which is the *Spaniſh* Phraſe, *Armar una Cuenta*; but in plain *Engliſh*, They will keep or frame an Account for themſelves, and make their Ware-houſe or Magazin *Debtor*, becauſe the Ware-houſe is truſted with the Wares or Commodities: others (as we have done) will make the Commodities *Debtor*, and their own Capital or Stock *Creditor*. In like manner (becauſe their monies are laid up or locked in a Cheſt which they call Caſh) they will therefore imagin this Caſh to be a Perſon whom they have truſted, and make the ſaid Caſh a *Debtor* for the Mony they put into it; and when they put out that Mony or any part thereof, they will make Caſh *Creditor*, and that party to whom it was paid ſhall be made the *Debtor*; and if he do pay the ſame by your order to another man, he ſhall be made the *Debtor*, and ſo the other is diſcharged and becometh a *Creditor*: and ſo from one to another, until we come to receive the Mony again, and then Caſh is *Debtor* again: for we muſt ſtill have a care to find a *Debtor* to have his *Creditor*, and that every *Creditor* may have his *Debtor*. When more Goods are bought for ready Mony, we make the Account of Goods *Debtor* and Caſh *Creditor*. When Goods are ſold for ready Mony, we make the Account of Caſh *Debtor* and the Goods *Creditor*. When Goods are bought at time, then directly we enter the parcel into the Account of the Goods from the Bill of the Sellers, making them *Debtors*, and the Perſon of whom they are bought *Creditor*. When Goods are ſold at time, then, as afore, we ſtate the parcel in order upon the Account of the Buyer and make him *Debtor*, according to the Invoice and Specification, and in the ſame manner the Goods *Creditor*. If we buy Goods one part for ready Mony, and the reſt at time, then we divide it in two parts, ſtating it firſt to Account of Goods in *Debet* for the whole parcel and ſum, making the Perſon of whom they are bought *Creditor* for the ſame: and then for as much as is pay'd in ready Mony we make the Seller *Debtor* and Caſh *Creditor*. If we ſell Goods part for ready Mony, and part at time, then firſt we make the Perſon *Debtor* (as before *Creditor*) for the whole, and the Goods *Creditor* (as before *Debtor*) and afterwards we make the Caſh *Debtor* for ſo much as we receive in ready Mony, and the Perſon *Creditor* for the ſame Mony. When we have bought any Goods at time, then we enter it according to agreement and the ſpecification as aforeſaid; and if afterwards we ſhould agree with the Seller to pay the ſame before it be due with rebate or diſcount,

Debtor.

Creditor.

How Parcels are found in the Lieger.

Capital for Stock.

Caſh.

Mony paid.

Mony received.

Goods bought for ready Mony.

Goods ſold for ready Mony.

Goods bought at time.

Goods ſold at time.

Mony paid for Goods before it be due.

Goods sold in barter for others.

discount, then we make the Person *Debtor* to Cash for so much as we pay him, and to Gain and Loss for the rebatement, or allowance for the discount. When we sell Goods in Barter for other Commodities, then we specifie the Goods which we receive accordingly to its account, and make it *Debtor* to the Goods which we deliver, specifying the same in the briefest manner. For the saying is true,

Receive before you write, and write before you pay,
And so a good Account be sure to keep you may.

By which it seemeth that King *Henry* the Eighth his *Jester* had some insight in this manner of Account: for when the *King* told him that he had delivered a good sum of Mony unto a Gentleman, a follower of his, he answered, that for doing so he had noted in his Book that the *King* was a Fool, giving his reason for it, *because the Gentleman would never return back again, and that the* King *was cozened.* But the *King* asking what he would do in case the Gentleman did return with the Mony; thereupon the *Jester* replied, *then I will put him in my Book for a Fool, and put you out.*

The Method and Manner of this Book.

It is observable that a man negotiating in this World must trust and be trusted. He that is trusted with any Goods, Monies or other moveable things, is therefore called a *Debitor* or *Debtor* unto the Party that trusteth him therewith, and he calleth that Party his *Creditor*, because he gave him Credit for the same; whereby *Debitor* and *Creditor*, as aforesaid, concurreth between Party and Party. And thus when we have ordered our Lieger from the account of the Stock into several heads, according to the several parcels thereof, giving every parcel a particular account, by which we find every *Debitor* a *Creditor*; then we point such parcels with a point that are so transported from *Debet* to *Credit*, or from *Credit* to *Debet* as aforesaid, and let it stand by it self. But in process of time if we should pay or receive any Monies, buy or sell any Commodities, remit or draw any Bills of Exchange, or otherwise receive any Bills, Invoices, Advice, Accounts, Certificates, Notes, from our Factors, Stewards, Correspondents, Friends, or others with whom we have to deal, either for matter of Mony, as Exchanges, Principals and Charges, paid and laid out, or for Goods and Commodidities as aforesaid bought or sold; then instead of a Journal or Memorial we take such Letters of advice, Accounts, Bills, Certificates, Invoices and Notes, and keep them from time to time in safe custody, until we may be conveniently at leisure to enter such original papers, one after another, very orderly and exactly into the Lieger; adding then furthermore as many Heads of Accounts as are necessary, and the *Debitors* and *Creditors* require; which having entred, transported to *Debitors* and *Creditors*, and pointed in the Lieger as aforesaid, we write upon those Letters of advice, Accounts, Bills, Certificates, Invoices, Specifications and Notes, that they are examined and entred on such and such a day, and so lay them up orderly and distinctly, to be at hand if occasion requires. And in this manner we continue until all and every parcel and thing be entred, and then we find the Proceed of Gain and Loss very easily in every Account, by examining and running over the whole Book, by which we can make Calculation and Ballance of our whole Trade and Book at pleasure, as we shall demonstrate more at large. Suppose that a Gentleman of such an Estate and Stock, as is in the first part of this Book *Litera* A. specified, died, leaving behind him a Son and only Heir of all his Estate, who being a young man of Age to manage his own, is desirous to deal in the World by traffick, and trade by buying and selling of Commodities, or to let out his Mony at Use, or by Exchange for other Countries, (unto which three actions we still observe our method, as being the Essential parts of traffick) and thereupon he ballances his Fathers Book and Estate, and endeavours to keep a true Account of all his proceedings and negotiations by way of this manner of Account of his Father, by *Debitor* and *Creditor*, that is to say, to have still a *Creditor* unto a *Debitor*, and a *Debitor* unto a *Creditor*, which must reciprocally answer each other. Now considering of his means for the effecting hereof, he findeth by Ballance La A. that he hath a Manor consisting in two Houses, a Dairy, 1000 Acres of ground, several Meadows, Orchards, Gardens, and 1000 head of Sheep and Cattel, lying within the County of *Sucess* called *Speedwell*, and valued to be worth Principal 5000li. Another Manor and Forrest lying within the Counties of *Somerset* and *Devon* called *Increase*,

creaſe, valued at 4000 l. Principal. Several Goods and Houſes lying in and about *London*, valued according to Inventary and Eſtimation 15000 l. Two good Ships at Sea, the one called the *Hope* mounted with 20 pieces of Ordnance, of about 400 Tuns, valued with all appurtenances to be worth 3900 l. the other called the *Good Adventure* of 600 Tuns and 60 pieces of Ordnance, worth according to Eſtimation 6000 l. Some hundred Acres of *Adventure-land* in *Ireland* worth 3000 l. A Farmory called *Paywell* from the State for 4000 l. *Plate* and *Houſhold-ſtuff* l. 619. 16. 8. and a *Caſh* of *Mony* furniſhed with l. 20308. 15. 4 d. Out of all theſe Parcels he makes a Stock or Capital, which he conveyeth from the Ballance L^a A. and transferreth or enters it into a new Book called a Lieger, becauſe the ſame remaineth (as lying) accordingly in a place for that purpoſe under the title of L^a B. as you may ſee by the ſecond part of our *Amphithalami*, making all thoſe Parcels *Debitors* and *Creditors* as aforeſaid.

Ballance Litera A. oweth unto *Capital* or *Stock*——————l. 60928. 12—— Ballance.

for thoſe ſeveral Parcels above ſpecified with a Years Improvement or Profit.

The *Manor* of *Speedwell* lying in *Suceſs* 12 miles from *Goodford*, oweth unto *Ballance* L^a A. l. 5000. for the value thereof, which my Father left me by Deſcent from, *&c.* containing, *&c.* of the yearly value of 250 l. now in the Tenure, Occupation or Poſſeſſion of, *&c.*——————l. 5000—— Manor.

The *Manor* and *Forreſt* of *Increaſe* in *Somerſet* and *Devon* owes unto *Ballance* L^a A. l. 4000. for the value thereof Principal according to Eſtimation, which my Father left me by Deſcent from, *&c.* containing, *&c.* of the yearly value of 200 l. now in the Tenure, Occupation or Poſſeſſion of, *&c.*——————l. 4000—— Forreſt.

Several *Goods* and *Houſes* lying in and about *London* owe unto *Ballance* Litera A. l. 15000. Principal according to Eſtimation that they were valued to be worth, which my Father left me by Deſcent from, *&c.* viz. a Houſe in, *&c.* of the yearly Rent and Value of, *&c.* now in the tenure, occupation or poſſeſſion of, *&c.* another Houſe in, *&c.* (until all be ſpecified accordingly) to the yearly value of 800—l. 15000—— Houſes.

Ships at Sea are indebted unto *Ballance* Litera A. l. 9000. One called the *Hope*, mounted with 20 pieces of Ordnance, of about 400 Tuns, valued to be worth with all the appurtenances 3000 l. now under the Command of Maſter, *&c.* another called the *Good-adventure*, of 600 Tuns burthen and 60 pieces of Ordnance worth 6000 l. now under the Command of Maſter, *&c.* together——————l. 9000—— Ships.

Adventure-land in *Ireland* is indebted unto *Ballance* Litera A. l. 3000. for 600 Acres of arable ground, lying 12 Miles off *Dublin*, which was adjudged unto my Father by the State in conſideration of a greater Debt which they did owe unto him, now in the tenure, occupation or poſſeſſion of, *&c.* of the yearly Value of 150 l.—l. 9000—— Land.

The *Farmorie* of *Paywel*, in the County, *&c.* oweth unto *Ballance* Litera A. l. 4000. in conſideration of a greater Debt which the State of *England* did owe unto my Father, according to their Grant and Letter Patent for 5 years, to be paid in equal portion every quarter by the Farmer thereof Mr. *Nimble*, at preſent——————l. 4000—— Farmory.

Account Particular oweth unto *Ballance* Litera A. l. 619. 16. 8. for ſeveral ſorts of Plates, Jewels, Apparels, and Houſhold ſtuff, *&c.* according to an Inventary Litera A.——————l. 619. 16. 8.—— Plate and Houſhold-ſtuff.

Caſh oweth unto *Ballance* L^a A. l. 20308. 15. 4. for ſo much ready Mony in ſeveral Gold and Silver ſpecies which I find this day in *Caſh* under the cuſtody and adminiſtration of Mr. *Richard Good-coin* in *Lombard ſtreet*, I ſay, ready Mony—l. 20308. 15. 14. Caſh.

Here you ſee that this young Gentleman hath an Eſtate of l. 60928. 12s. which his Father left him by the ballancing of the Book L^a A. to begin the World withal, conſiſting of the aforeſaid Parcels. Theſe eight Parcels now are transferred over in ſo many ſeveral Accounts of eight *Debitors*, and there is but one to be made *Creditor* for all theſe, which is Capital or Stock by the *Ballance* Litera A. which doth anſwer by Correſpondency all the eight *Debitors* in their proper Accounts, amounting all to the ſum of l. 60928. 12. on the *Debitors* ſide, and ſo is here l. 60928. 12. or the *Creditors* ſide, which doth ballance the other; being ſo termed of a pair of Ballances, wherein equal weight being laid on every ſide, the Ballance will be juſt and even; and in like manner muſt all Accounts (kept by *Debitor* and *Creditor*) be even ballanced, what- Transferring of Parcels in as many Accounts. Ballancing of Accounts.

ſoever the remainders of the Accounts are, which falleth out by Calculation upon the Account. But the main *Ballance* of the whole Book may not differ one peny, and Fractions of half pence and farthings are not uſed in our Accounts, but accounted in the Summaries at the Firſt.

Entring his Commodities bought, and Mony paid for them.

This Gentleman turning now a young Merchant, employeth his Mony and buyeth ſome Commodities to be ſent beyond the Seas, namely, 1000 pieces of Perpetuanoes, which coſt him ready Mony 50 s. the piece; more 200 fother of Lead, at 10 l. the fother; 500 pieces of Bays of divers ſorts coſt him 2200 l. and 200 Redding mingled-colour Cloth, amounting in all to 8700 l. which he paid in ready Mony. And all theſe Commodities he doth enter by his Specification or Invoice into the Lieger, in one Parcel, under the head of Magazin, or Ware-houſe, or Commodities, as he pleaſes, in making the ſame Account *Debitor* for all, and his Caſh *Creditor*, becauſe the ſaid Caſh was made *Debitor* for the Mony of l. 20308. 15. 4. as you ſee before; and now being made l. 8700. *Creditor*, there is l. 11608. 15. 4. more remaining in Caſh, the reſt is in Manors, Forreſts, Ships, Goods, Houſes, Farmories or Depoſito Plates and Jewels, *&c.*

Firſt Mony received and Debtors diſcharged.

By this time the Steward of the Manors, Forreſts, Houſes and Lands, payeth a quarter year Rent and Revenues received of the reſpective Tenants, Occupiers and Poſſeſſors of the ſeveral Manors, Forreſts, Houſes and Lands, according to his Account, which from quarter year to quarter year he is to give in unto you, being l. 350. of which Mony Caſh is made *Debitor* and the *Steward* is made *Creditor*, he being firſt charged in his particular Account for ſo much received of the Tenants and Occupiers according to his Bill and Certificate firſt examined as aforeſaid, and the ſaid Manors, Forreſts and Houſes, *&c.* being credited proportionably for the ſame Mony and time, as aforeſaid.

Subſtantial what it is.

The three other exiſtent Parcels by themſelves for the Ships, Farmory and Account Particular, remain ſtill in the Book untouched.

Account for Voyages for *Hamborough*.

The Merchant beginneth to ſhip his Commodities, and ſendeth his 200 Cloths for *Hamborough* to a Factor or his Servant, and payeth the States Cuſtom and all Charges concerning the ſame: and now he frameth an Account of thoſe Cloths, intituling the ſame, Voyage to *Hamborough*, or Cloths ſent to *Hamborough* do owe unto the Magazin l. 2000. for 200 Cloths ſent for my Account to ſuch a man, in ſuch Ships, *&c.*

Mony paid for Cuſtom and Charges.

Then he doth charge this Account of Cloths with the Cuſtom and Charges he payed; Cloths ſent to *Hamborough* do owe unto Caſh l. 120. for Cuſtom and Charges paid for the ſame, as appeareth by the Specification.

Voyage for *Spain*.

For *Sevill* in *Spain* he ſendeth the 100 Perpetuanoes which he bought, and 500 pieces of Bays, and 200 fother of Lead, which did coſt him l. 6700. and the Charges, Cuſtoms and Impoſitions are l. 350. *in toto.*

And hereupon he armeth an Account under the name of Voyage into *Spain*, or ſome other ſuch name, of the ſaid Commodities, as every man thinketh good: So this Voyage is *Debitor* for the Commodities, Cuſtoms and Charges thereof, and the Magazin is diſcharged and made *Creditor* as aboveſaid; and likewiſe Caſh is made *Creditor*, having paid the Cuſtoms, Impoſitions and Charges aforeſaid.

Diſcharge.

Buying of more Commodities.

This Merchant having ſtill a good deal of Mony in Caſh, is not content with thoſe Voyages only, but intends to beſtow ſome 1000 l. more upon a third Voyage: hereupon he buys more 200 white Cloths at 12 l. the piece, and 400 *Devonſhire* Kerſies at 40 l. the pack, of 20 pieces for ready Mony, together for the ſum of l. 3200. hereupon entring the Year, Month and Day in the Margent, he makes *Debitor* and *Creditor* as aforeſaid.

Magazin or Ware-houſe oweth unto Caſh 3200 l. for two hundred white Cloths of the mark following, amounting to 2400 l. and for 400 *Devonſhire* Kerſies at 40 l. the pack of 20 pieces, which I bought for ready Mony of Mr. *Draper*.

Voyage for *Lizbon*.

And ſo the Merchant ſhips theſe Cloths and Kerſies preſently for *Lizbon*, and arms an Account thereupon, with Charges and Cuſtom, 200 l. in manner and form as he did before with the Voyages of *Hamborough* and *Spain*; by which the Voyages are made *Debitors* for the Commodities, Cuſtoms and Charges thereof, and the Magazin is diſcharged and made *Creditor* as aboveſaid, and likewiſe Caſh is made *Creditor*, having paid the Cuſtoms, Impoſitions and Charges aforeſaid.

This

This Merchant not willing to bear ſo great an Adventure of 1000 l. or 1200 l. in one Ship, doth cauſe himſelf to be aſſured of 5 or 600 l. in every Ship, at three, four and five upon the hundred, and payeth the ſame unto the Aſſurers. Hereupon he maketh the ſaid Voyages *Debitors*, and Caſh *Creditor* for ſo much, namely, 30 l. for *Hamborough*, 65 l. for *Lizbon*, and an 160 l. for *Sevill*, and ſo committeth the ſame to Gods Will and Pleaſure, and all theſe Parcels are entered into the Book. Mony for aſſurance.

Mean time Mr. *Nimble* the Farmer of the Farmory of *Paywell* doth pay 600 l. according to order, whereof Caſh is made *Debitor*, and the Farmory is made *Creditor*, and diſcharged of ſo much pay'd by the Farmer thereof in part of the States Debt. Mony received.

The two Ships alſo are ordered to be fitted and fraighted out by the Factor at *Dover*, *Plymouth* or elſewhere, which is performed accordingly by the Factor, having paid in fetting them out, one for *Sweden* and the other for *Genoa*, 2000 l. for which he is to have Fraightments at their returns 3800 l. according to Agreement and Indentures; which the Merchant chargeth upon the Account of the Ships, making them *Debitor* and the Factor *Creditor* for the ſame: but the Factor wanting Mony in his hands, draws upon the Merchant ſome Bills of Exchange for 2000 l. which being paid by the Merchant, he maketh the Factor *Debitor* and Caſh *Creditor* for ſo much. Ships fitted and fraighted out.

The Merchant finding ſtill ſome Mony to ſpare, he delivereth out 6000 l. at 6 l. Intereſt *per annum*, unto another Merchant for ſix Months, and thereupon he maketh this Merchant C. D. *Debitor*, and Caſh *Creditor*, declaring to have his Bond of 9000 l. for the payment of two third parts, at ſuch a day, in ſuch a place. And for the intereſt Mony of 180 pounds he maketh him likewiſe *Debitor*, and the Account of Profit and Loſs *Creditor*. Mony delivered at Intereſt.

The Merchants Eſtate ſtandeth now thus, at *Hamborough* 2150 l. at *Sevil* 7210 l. at *Lizbon* 3465 l. at Intereſt 6180 l. upon his two Ships 2000 l. and but little Mony in Caſh becauſe of his daily Expences, beſides what is due from the Steward and Farmer, which he is to receive at certain times. View of a Merchants Eſtate by the Book.

Suppoſe now that our Merchants Cloths are ſold to divers Merchants and others at *Hamborough*, to be paid at ſix and ſix Months, for which they have given their Bills Obligatory, to pay the ſame accordingly. But ſome of thoſe Merchants are deſirous to pay their Mony by way of anticipation, having Intereſt allowed them for it after the rate of eight in the hundred for the year, and ſo pay ready Mony to our Merchants Factor, and thereupon the ſaid Factor maketh over by Exchange 800 l. by ſeveral Bills of Exchange to be paid here at 2 Uſance (which is two Months after the date of the Bill) by Merchants ſtrangers. Theſe Merchants ſtrangers do accept the ſaid Bills of Exchange, and you make them ſeveral *Debitors* for the ſame, and your Factor of *Hamborough Creditor* for the ſaid 800 pounds. Return of Voyages. Mony payed by way of anticipation. Mony made over by Exchange.

Moreover, your Factor hath ſet over ſome of thoſe Merchants Bills of Debt for Foreign Commodities, and hath taken in payment four Caſes of Velvets which did coſt 1600 l. and he ſendeth them in ſeveral Ships, with an Account of the Charges, Cuſtom and Factorage of the ſaid Velvets, amounting to 80 l. ſo the Velvets coſt in all 1680 l. For this you make new Account for Velvets, or the return of the *Hamborough* Voyage *Debitor*, and your Factor *Creditor* for the ſaid 1680 l. as aforeſaid. And becauſe you are to pay great Cuſtom and Impoſition of theſe Velvets, and your Caſh is not well provided, you take up by Exchange here 120 l. to be paid by your Factor at *Hamborough*, and deliver your Bill of Exchange for it, and receive the Mony; now Caſh is made *Debitor* for the ſame, and your Factor that is to pay the Mony is made *Creditor* for it accordingly. Velvets bought beyond the Seas. Mony taken up by Exchange.

This Factor doth now by Land ſend unto you the Account of your two hundred Cloths ſold unto divers Merchants as aforeſaid, and this Account is made in *Hamborough* or *Lubs* Mony, and it is ſuppoſed amongſt Merchants that 26 s. and 8 d. of their Mony is correſpondent to our twenty ſhillings *Sterling*; according to this you reduce your *Hamborough* Mony into *Sterling* Mony after the rate, and your Factor in the ſame Account hath already deducted his Factorage, Cuſtoms, and all Charges incident upon the Cloths ſold by him: ſo that Caſting your Account upon the nett provenue of your Cloths, he hath received clear Mony 2600 l. *Sterling*. Hereof now you do make Cloth ſold beyond the Seas, and account ſent of it. *Hamborough* Mony reduced into *Sterling*.

make your Factor *Debitor*, and the Voyage for *Hamborough Creditor*, and coming to that Account, you find the ſaid Voyage *Debitor* 2150 l. and now to be made *Creditor* 2600 l. ſo you find here is 450 l. clear gains by the Account, unleſs you ſhall become a Loſer in the Velvets, for the Mony deducted for Intereſt to him that payed before his time is already deducted in the Account of Cloths; ſo that to clear this Account of the Voyage, you make the ſame *Debitor* for the ſaid 450 l. and the Account of Profit and Loſs *Creditor* for the ſame.

You have now ſold your 4 Caſes of Velvets, two for ready Mony, and the other two at 6 and 6 Months days of payment, to *M. M.* Mercer, amounting to 1040 l. whom you have made *Debitor* for the ſame, and your Velvets *Creditor*, and for the other you have made Caſh *Debitor* for 980 l. which you have received, and likewiſe your Velvets *Creditor* for the ſame ſum; ſo in both 2020 l. and caſting up your Charges, Cuſtoms and Impoſitions of your Velvets, you find them to amount unto 160 l. and for this ſum you make Velvets *Debitor*, and Caſh *Creditor*: ſo your Velvets did coſt with all the ſaid Charges 1840 l. and they were ſold for 2020 l. ſo there is 180 l. advanced by the ſaid Velvets, whereof to clear this Account you make Velvets *Debitor*, and Gain and Loſs *Creditor* as aforeſaid. Having now Mony in Caſh, you make over 600 l. for *Amſterdam* by Exchange, with condition and order to your Factor, that from time to time as the Mony groweth due he ſhall make it over again by Exchange unto you at double Uſance, which is two Months, as you made it over unto him. Some now in this Caſe will arm an Account of Exchange, but it is better to make the Factor of *Amſterdam Debitor* for it, and Caſh *Creditor*.

Return from *Spain* in Tobacco.

Ships are now arrived from *Saint Lucar* in *Spain*, and your Factor of *Sevill* hath ſold your Perpetuanoes, Bays and Lead, and in return thereof hath ſent you a parcel of Tobacco, becauſe Cutcheneal was too dear, and rich Indico is here too good cheap: withal he hath ſent you the Account of your Commodities kept in Royals of Silver, accounting ſix-pence for the Royal of the clear provenue, being 272400 Royals, making *Sterling* 6810 l. whereof you make him *Debitor*, and the Voyage for *Spain Creditor*, and when you come to the total of the ſame Account, it appeareth that the ſaid Goods did coſt you 7360 l. and ſo there is loſt 550 l. For this now, to clear the Account of the ſaid Goods, you make Profit and Loſs *Debitor*, and the ſaid Voyage *Creditor* to ballance this Loſs, contrary to the Gain. The Tobacco did coſt with all Charges 248000 Royals, which is 6200 l. for this you make an Account of Tobacco *Debitor* and your Factor of *Sevill Creditor*, in the ſame manner as you did your Velvets, putting thereunto the Impoſt which you paid for the ſame, and all Charges; and having ſold your Tobacco for 10 s. a pound one with another, you find to have made clear above 10000 l. be it 10100 l. which coſt you in *Spain* but 6200 l. ſo here is 3900 l. gotten; but when you loſt 550 l. by your Wares ſent into *Spain*: well this Account is cleared, Tobacco is made *Debitor* 3900 l. and Profit or Gain and Loſs *Creditor* for the ſame; and now you are well ſtored for Mony, and all is ready Mony ſaving 3000 l. at ſix Months. Hereupon you make more Mony over by Exchange for *Amſterdam*, by ſeveral Bills to your Factor, to the ſum of 5000 l. and thereupon he is made *Debitor*, and Caſh *Creditor* for the ſaid Sum. Interim your ſaid Factor of *Amſterdam* hath made over unto you by Exchange the former 600 l. back again, for which you make him *Creditor*, and the Party *Debtor* that accepted the Bills and is to pay you the Mony at double Uſance.

Account of Goods ſold in *Spain*.

Loſs upon Wares in *Spain*.

Reduction of *Spaniſh* Mony into *Sterling*. Gain by Tobacco.

Mony made over by Exchange.

The Ships of *Lizbon* are alſo arrived, and being in return of your Kerſies and Cloths, 200 Cheſts of Sugar of three ſorts, Panela, Maſcovado, and Blanco or White Braſilly, with advice that the Commodities are ſold at a reaſonable rate, for by the Account it appeareth that the nett provenue of it cometh to 6024000 Reys, which make 15060 Ducats of ten Royals or 400 Reys, is *Sterling* 3765 l. ſo that there is advanced by the Account juſt 300 l. which are carried to the Account of Gain and Loſs, as in the former Account. The 200 Cheſts of Sugar did coſt 2750 l. whereof the Factor of *Lizbon* is made *Creditor*, and the Account of Sugar *Debitor*, in like manner as aforeſaid, *Mutatis Mutandis*, and the ſaid Sugars were ſold payable at ſix and ſix Months for 4100 l. ſo that the Charges and Cuſtoms deducted, there was 950 l. gotten, which are likewiſe poſted to the Account of Profit and Loſs.

Reduction of *Portugal* Mony into *Sterling*.

The

The 600 l. made over from *Amſterdam* are now due to be paid here, and the Merchant doth offer you to pay them by a new Bill of Exchange, whereunto you agree, and thereupon you make him *Creditor*, and your Factor of *Amſterdam* again *Debitor*; and withal you make over by Exchange other 2000 l. payable at double Uſance, and for this you make him *Debitor* alſo, and Caſh *Creditor*. Mony which was made over returned by Exchange again.

So likewiſe the two Ships are now returned from their Voyages, one to *Sweden*, and the other to *Genua*, at their deſtined Ports, and the 3200 l. fraight paid by the Merchants that fraighted them to the Factor at *Dover*; whereupon the Factor giving notice thereof unto the Merchant is made *Debitor*, and the Ships *Creditor* for the ſame, and the Proceed of this Account current is either remitted by the Factor unto the Merchant, or by order of the Merchant to ſome other places beyond the Seas, or elſe drawn by the Merchant on his ſaid Factor, by Exchange, from the Factor as aforeſaid; and the Factor is made *Creditor*, and Caſh or the Party who received the Mony or Bill *Debitor* for the ſame: and becauſe there was at firſt paid by the ſaid Factor l. 2000. for fitting out the Ships for which there is now received by him 3200 l. ſo for the Surplus you carry to *Credit* of Profit and Loſs, charging the Ships firſt with the ſame 1200 l. Return of Ships fraighted out.

The year is now almoſt expired, and every provident Merchant doth commonly make up his Account, and draweth a Ballance of his Book; and this Merchant findeth to have received of his Steward for Rent and Revenue of his Manors, Forreſts, Houſes and Lands, 1050 l. beſides what hath been ſpecified already, in ſeveral times, as alſo of the Farmory of *Paywel* 600 l. more, and for this he Credits the ſaid Manor, Forreſt, Houſes, Land and Farmory, Charging firſt the ſaid Steward and Farmory accordingly; and as it is received into Caſh, then he tranſmitteth the ſame from their Accounts, and Chargeth it to the Account of Caſh, and as much as is received by the Steward or Caſh, he carrieth to the Account of Gain and Loſs, as he did all the former parcels. Then he doth caſt up his Expences of Houſe-keeping, which came to 1000 l. and for this he makes Profit and Loſs *Debitor*, having firſt made Caſh *Creditor* for the ſame. Mony received of Lands and Houſes. Expences of Houſe-keeping reckoned.

The 800 l. made over from *Hamborough* are received, and Caſh is *Debitor* for it, and the Parties that paid the ſame are made *Creditor* and diſcharged. Now by the Account of Profit and Loſs there appeareth to be gotten l. 7360. clear, all Charges and Expences deducted: this is now carried to Stock, which is now l. 68288. 12. Hereupon take all the Remainders of the Accounts by *Debitor* and *Creditor*, which is the Ballance of the Book, and you ſhall find nothing on the *Creditors* ſide but the Capital of l. 68288. 12. which is Ballanced by the 10 Accounts following, and the 6 Accounts for the Manor, Forreſt, Houſes, Land and Houſhold-ſtuff, amounting to l. 36619. 16. 8. unaltered; the Account of the Farmory being only diminiſhed one fourth part according to the Patent of the State, which was paid by the Farmer thereof into Caſh as aforeſaid, Gain of the account of Profit and Loſs, and the Surplus of Gain carried to Capital.

l. s. d.

So 36619. 16. 8. *for the ſaid Manor, Forreſt, Houſes, Lands, Ships, Plate and Houſhold-ſtuff.* Ballance of the Lieger Book Litera B.

3000. ——— *owing by the Farmory of Paywel.*
6180. ——— *owing for Mony at Intereſt, by* C. D. *Merchant.*
1040. ——— *owing for Velvets ſold to,* &c.
3000. ——— *owing for Tobacco ſold to,* &c.
4100. ——— *owing for Sugars ſold to,* &c.
7600. ——— *owing by the Factor of* Amſterdam, *&c.*
610. ——— *owing by the Factor of* Sevill, *&c.*
1015. ——— *owing by the Factor of* Lizbon, *&c.*
3200. ——— *owing by the Factor of* Dover, *&c.*
1923. 15. 4. *Ready Mony in Caſh.*

l. 68288. 12.

Thus it appeareth that this Merchant hath augmented his Capital or Stock 7630 l. being now worth l. 68288. 12 s. And if he had been a Loſer by the Account of Profit or Gain and Loſs, then muſt he make his Capital *Debitor*, and the ſaid Account *Creditor*, Loſs by the account of Profit and Loſs.

to

to ballance the matter, whereby his Stock would have decreaſed. Now by theſe proceedings in Buying and Selling, Receiving and Paying, you may underſtand all other Voyages for what place ſoever, taking notice of the diverſities of Monies and Calculations of Exchanges, having an eſpecial care to keep an orderly Account of Caſh of all the Monies received and paid out; which, as Mony is *Publica Menſura*, or a right Judg to ſet a price unto every thing, ſo may you by the meaſure thereof (truly entred into the Caſh-book or Account) find out many doubts, queſtions and uncertainties in Accounts, eſpecially if you note upon a Paper or into a little Book how much Mony there is either to be paid or received from Month to Month, and upon what day of the Month, and to and of whom the ſame grows due; which you can eaſily do if you take ſome three or four ſheets of Paper, and divide or fold it into as many Leaves as there are Months in the year, writing upon the firſt page *January*, the left ſide take for the Mony you are to pay, as before. And in this manner do it with *February* on the ſecond *folio*, and ſo with all the other Months in order to the Leaves, as *March* on the third, *April* on the fourth, *&c.* Now as you have any *Debitors* of whom you are to receive a certain Sum of Mony on ſuch or ſuch appointed days by Virtue of Indenture, Bills of Exchange, Bonds or otherwiſe, or any *Creditors* unto whom you are to pay any Mony as aforeſaid, then you are to ſpecifie the day of the Month in the Margent of that *folio* where this Month is entred in the front, when the time of payment or receipt is expired, as ſoon as you have contracted or entred in *Debet* or *Credit* of your Lieger, ſuch a Parcel, *Debitor* or *Creditor*, ever ſpecifying the name of the Party and the Sum of Mony which is to be received or paid as aforeſaid. If one year is about, then you can proceed in like manner with the other ſucceeding Year, interlining but the expired Year and Month, and ſo by the view of the Book you eaſily can ſee how much Mony every Month will grow due either to or by Caſh, and ſo govern and regulate your affairs accordingly. For the Monies being *Publica menſura*, as aboveſaid, proceeding from the originals of Commodities or Exchanges, and the Perſons with whom you deal therein giving you light and direction to diſcuſs their differences; therefore it may well be compared to the meaſure of *Hercules*'s Foot, whereby the whole Symmetrical proportion of all his Body was found out. And many Merchants Accounts are as intricate and overgrown with Errors, as *Archimedes*'s Tomb with Thorns when *Cicero* came to viſit, by reaſon that they cannot ſee ſo eaſily the proper Condition of every Account in their Lieger, the ſame being firſt to be collected and examined within their Journal and Memorial.

The Importance of a Caſh-Book, or Account of Caſh.

Of a Month-Book.

The method thereof.

Symmetrical proportion of Accounts.

But now methinks I hear one ſay, You have briefly ſhewed us the Manner of Accounts by *Debitor* and *Creditor*, with the Application of it to a Merchants Negotiation for Commodities and Mony, and alſo by delivering Mony by Exchange, and how Mony is gotten by Commodities, and by letting the ſame at Intereſt; But I cannot underſtand how a Merchant getteth Mony by Exchange of Mony by Bills of Exchange. Hereunto I anſwer, That it was omitted of purpoſe, becauſe it ſhould not obſcure the former demonſtration, otherwiſe the matter is of ſuch importance, that whoſoever dealeth without conſideration of it is like to a blind man groping in the dark, and yet may hit the Egg. For (according to the price of Exchange) all the Commodities of the Commonwealth which are Exported, and all Foreign Commodities Imported, are ſold.

Profit of Exchange known by Rechange.

Know ye therefore that the benefit or Profit of Exchange is never known directly but by the rechange thereof: To which end you may remember that our Merchant did firſt make over 600 l. by Exchange for *Amſterdam*, which were rechanged again; and then made over 5000 l. in ſeveral Bills; and now lately he hath made over 2600 l. one Bill for 600 l. and four Bills for 2000 l. more for the ſaid place of *Amſterdam*, all at double Uſance, to make the better Benefit and leſs Charges.

The manner how Exchange giveth profit.

Theſe Monies are made over at ſeveral prices as followeth.

600 l. *are made over at* 35 s. *Flemiſh for the* l. *is*——l. 1050——
5000 l. *are made over at* 34 s. 10 d. *is Flemiſh*——l. 8708. 6. 8.
600 l. *at* 34 s. 6 d. *is*——l. 1035——
2000 l. *at ſeveral prices, one with another,* at 35 s.——l. 3500——

8200 l. *Sterling being paid at* Amſterdam *did make Flem.* l. 14293. 6. 8.

Theſe Monies have been made over or returned again by Exchange at ſeveral prices, and the account cleared as followeth.

600 l. *were made over from* Amſterdam *at* 34 s. 2 d. *is Flemiſh* l. 1025——
5000 l. *were made over at* 33 s. 6 d. *per* l. *Sterling*——l. 8375——
1000 l. *more at* 33 s. 9 d. *paid at* Amſterdam *for the*——l. 1687. 10.
1000 l. *more at* 33 s. 8 d. *in like manner is*——l. 1683. 6. 8.
The Factor taketh for his Salary, and payeth to Brokers, and makes over more——l. 71. 4. 8.
600 l. *and gave* 33 s. 10 d. *for the pound*——l. 1015——

8200 l. l. 13857. 1. 4.
257 l. 17 s. 10 d. *more at the ſame price of* 33 s. 10 d. *he made over the juſt remainder in his hands being* 436 l. 5 s. 4 d. *and ſendeth a particular Bill of Exchange of* 257 l. 17 s. 10 d. *for it*——l. 436. 5. 4.
l. 14293. 6. 8.

Gain by Exchange to Profit and Loſs.

Here you may find diſtinguiſhed, that whereas you made over from *London* the Sum of 8200 l. *Sterling*, you now receive back 8457 l. 17 s. 10 d. whereby your Profit is 257 l. 17 s. 10 d. of this you make your Factor *Debitor*, and the Account of Gain and Loſs *Creditor*; and the like of other Sums for other places. The *Spaniard* therefore frameth an Account of general Exchanges for all places, called *Cambios Generales*, to keep an even and juſt Account with his Factor, admitting a certain rate between him and the ſaid Factor, according to which he rateth all the parcels of Account, be it for Commodities bought or ſold, or Monies paid and taken up again by Exchange, which is the more labor, but more exactly done; otherwiſe it bringeth ſome alteration in Accounts. As for Example,

Difference in the rates of Exchange.

Suppoſe this Merchants Factor at *Hamborough* did remain *Debitor* upon the Account 100 l. which is according to 26 s. 8 d. *per* l. *Sterling*. This Mony he maketh over by Exchange, but he is fain to give 27 s. for the pound, which doth differ 4 d. *lups* in the pound *Sterling*: ſo that for this difference you muſt make another parcel, charging the Account of Profit and Loſs with this Loſs, and making your Factor *Creditor* for it; whereas in the general Account of Exchanges all is brought over in one parcel; but herein every man may follow his pleaſure.

Object.

Another Objection is made, How ſhall a man do that hath no Stock, or little or nothing to begin the World, as divers men have done that from nothing come to an exceeding great wealth? what Book of Account can they keep by *Debitor* and *Creditor*?

Anſwer.

The Anſwer is manifeſt, all is grounded upon Truſt. If any man will ſell you Commodities payable at long days of payment, and you ſell them, and pay him with his own, you can make him *Creditor* for the ſame, and the Commodities *Debitor*; and in like manner if any man lend Mony unto you to trade withal. So that you may perceive that this is an excellent invention, and a moſt commodious courſe to know things readily.

The keeping of Accounts by the Bankers.

The Bankers therefore that deal for Millions of pounds, and make great payments continually by aſſignation, do ſum up every ten parcels, and poſt them over to a new Account, becauſe they know at all hours whether a man be *Debitor* or *Creditor* unto them.

States Accounts to be kept by *Debitor* and *Creditor*.

If the treaſure of Princes and States were diſpoſed by this manner of Account, they ſhould receive many benefits and advantages.

Firſt, They ſhould not be in wants, as they commonly are, but make their Treaſure

go further in payments, becauſe they may know at all times where to find their own, and what is owing unto them.

Secondly, They ſhould not be deceived as they are by their Auditors Accounts, by way of charge and diſcharge, made ſometimes many years after, when commonly Officers are much indebted unto them, and yet call for Mony continually, which afterwards (before the Account made) is conſumed by extraordinary allowances, which are eaſily procured when their Monies are out of their Coffers; ſo that, upon the matter, they might pay that with one peny which now doth coſt them three pence, whereof the late Wars gave us a ſufficient inſtance.

Laſtly, The Charges and Expences of Officers would be much diminiſhed, and States would content their Followers and Attendants with better pay.

A notable example of King *Henry* the VII.

Worthy of perpetual remembrance is that noble Prince King *Henry* the ſeventh, who (in his ſingular Wiſdom and Policy) knowing how Princes and States are ſubject to be wronged by their Officers in the diſpoſing of their Treaſure, by fraudulent and deceitful Accounts, which either by Ignorance or otherwiſe by Connivence do paſs, did himſelf (with great facility) take an inſpection in all his Exchequer Accounts, by an abſtract of the ſaid Accounts entred in a Book by ſome experienced and skilful man in Accounts, whereunto his Highneſs did ſubſcribe his royal Signature, before the Officers (upon good Certificate made to the Lord Chancellor) could have their *Quietus eſt* paſs the great ſeal of *England*. And the ſaid King was pleaſed many times to enter into particular Examination of ſome of the Accounts, whereby he did ſtrike a terror into the hearts of the Officers; ſo that they became more careful, and durſt not commit any fraud or deceit by combination or toleration, but his Treaſure was duly adminiſtred and preſerved. This Signature of the Kings in the ſaid Book is extant to be ſeen in the Exchequer.

Providence of the *French* King *Henry* the IV.

Urgent neceſſity cauſed the *French* King *Henry* the fourth, when he was King of *Navarre*, to be preſent in the diſpoſing of his Treaſure, inſomuch that afterwards (in poſſeſſing the Diadem of all *France*, and calling to remembrance his former obſervation by comparing things with their firſt Principles) he found that of every *French* Crown (being 60 Soulz) which his Coffers ſhould receive, there came not above the fourth part *de claro* unto him. Whereupon by rooting out of corruption, depoſing of needleſs Officers, profitable emptions of things neceſſary, and by wiſe diſpoſing of them, he brought (*è contrario*) three parts of every Crown unto his Coffers, and did in progreſs of time accumulate a very great Treaſure: and yet did he increaſe Officers fees according to the alteration of time, which (by accidental cauſes) had made every thing dearer.

Factors Accounts.

Thus much *obiter*. Now if a Merchant be alſo a Factor for others in the buying and ſelling of Commodities, delivering of Monies at Intereſt, and by dealing in Exchanges and Rechanges, having Factorage allowed to him for the ſame according to the manner of Merchants, ſome more and ſome leſs, as they agree between them; the difference in keeping other mens Accounts with whom they have any correſpondence, is but ſmall: for if it be for Goods or Merchandiſes ſold, they will intitle the Account, *Goods of the Account of ſuch a man do owe unto Caſh ſuch a Sum paid for Cuſtom and Charges*; or if it be for Goods bought, he will do the like, and diſcharge the Accounts by making the ſaid Merchant *Debitor* or *Creditor*; for it is as the ſaid Accounts require, which he doth alſo charge with Factorage, or Proviſion for his Salary: and therefore all Factors keep a particular Account to know what they have gotten by Factorage or Proviſion at the years end, and then they charge that Account with their Charges and all ſuch Expences as they have been at, and the Remainder is poſted to Capital, as in the Account of Profit and Loſs; whereupon ſome others do bring their Charges and Expences, and ſo carry all the Proviſion to Capital or Stock. Herein every man may uſe his pleaſure, for this manner of Account affordeth many diſtinctions: all which ſeveral Branches or Members of Account may be brought to make up the compleat Body; for by the diſmembring of an Account, ſeparating every thing in his proper nature, you are enabled to find out many Errors and Intricateneſs of Accounts, by reducing the Body of it to his perfection.

Diſmembring of Accounts.

And ſo by this Method of *Debitors* and *Creditors* we may be able to keep all other Accounts of any Eſtate whatſoever, either of a leſſer Value or a greater Eſtendation,

in

in a ſingle Book; not only for Merchants, Factors and Tradeſmen as aforeſaid, but alſo for Lords, Private Gentlemen and all degrees of men whatſoever; Nay for the greateſt Monarchy, or the whole World if it were under one Government, as it is under the Diſpenſation and Power of God. And therefore to conclude this Introduction to, and Inſtruction of, our *Amphithalamie* or *Accomptants Cloſet*, we ſhall add but one word more, that if the Supreme Authority of this Commonwealth would be pleaſed to reduce their Accounts of State to ſuch a manner, by giving every Shire, Circuit and County, or every Dioceſs of a Sheriff, *&c.* within *England*, *Scotland* and *Ireland*, and all the Dominions and Territories thereunto belonging, a particular head of an Account into a ſingle Book, to be under the Cuſtody of the Lord Chancellor or Keeper of the Great Seal of *England*, and to be committed to the Management and Truſt of ſome approved Pious, Skillful and Faithful men and Inſpectors, ſo that they know how to divide and diſtribute all and ſingular the Aſſeſsments, Aſſiſes, Cuſtoms, Impoſitions or Taxes, *&c.* whatſoever, laid and charged upon theſe Nations, very proportionably unto every ſuch Dioceſs and Accounts as aforeſaid; and as the Mony or Account is received by the Treaſurers of the Exchequer, how to charge the Exchequer as a publick Caſh or as a Center of the whole Book, and to diſcharge ſuch Sheriffs, Farmers or Accounts as aforeſaid, of the ſame Mony, ſo paid from time to time into the ſaid Caſh, they receiving an Aquittance for it of the ſaid Treaſurers, which they are to give in unto the Keepers of the ſaid Book, and to receive their Acknowledgment for the ſame, to the end they may produce them in their own behalf in caſe of Controverſies or Queſtions when they are called to a General Account; and ſo the Keepers and Truſtees of this Book are to ſee all things entred preſently very punctually and orderly in their proper Place and Nature, having ever a Vigilant Eye upon the publick Caſh, how much there is in advance or arrear, by making it *Debitor* for the Monies received as aforeſaid, and making it *Creditor* for the Monies paid out by Warrants for the occaſions of the Commonwealth, either unto the Army and Navy, or Commiſſioners and Officers of the ſeveral Regiments, Circuits, Cities and Towns, *&c.* which are to be made *Debitors* for the ſame, even as they are to be made *Creditors* for their Salary and proportion of Wages, anſwerable to the allowances and order of the Supreme Authority of theſe Nations. And ſo the Keepers of the Book from Month to Month are to draw out a Memorial or Note of the ſaid Book, how much Mony there is in advance of the Exchequer, and how much in arrear of ſuch and ſuch a Circuit, Sheriff or Farmer as aforeſaid, and to give the ſame in upon every demand unto the Supreme Authority or their Committee appointed for that purpoſe, to the end they may upon every occaſion very eaſily and with great facility examin the ſaid Book and Accounts, and if they ſee cauſe, to remedy the ſame according to their Prudence and Pleaſure, anſwerable to the urgent occaſion and Neceſſity of the Commonwealth; and ſo we are confident, nay, are aſſured, that *England* will flouriſh and proſper even in deſpight of all its Adverſaries, and not be ſo much ſubject nor liable to Diſtractions, Civil Wars and Diſtempers, as of late we have been.

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How to order and keep States Accounts.

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The *Table* of the ſeveral Accounts of this Book, L^a B.

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Z

1659		*Ballance* of La A. is *Debtor*.	*folio*	li.	s.	d.
January.	1	To the *Stock* for the Principal and a years improvement ——	4	60928	12	—

1659		*Ballance* of Litera A. is *Creditor.*	folio	li.	s.	d.
January.	1	By the *Manor* of *Speedwell* in *Sucefs*	3	5000	—	—
.	—	By the *Manor* and *Forreſt* of *Increaſe* in *Somerſet*	5	4000	—	—
.	—	By ſeveral *Houſes* and *Goods* in and about *London*	5	15000	—	—
.	—	By ſeveral *Ships* at *Sea*, called the *Hope* and *Good-adventure*	7	9000	—	—
.	—	By *Account Particular*	7	619	16	8
.	—	By *Adventure-land* in *Ireland*	9	3000	—	—
.	—	By the *Farmory* of *Paywel*	9	4000	—	—
.	—	By *Caſh*, under cuſtody of Mr. *Richard Goodcoin*	11	20308	15	4
			l.	60928	12	—

				li.	s.	d.

1659

The *Manor* of *Speedwell* in *Suceſs* is *Debtor*.

				li.	s.	d.
January.	1	To *Ballance* L[a] A. for the true Worth and Value thereof according to Eſtimation, Tranſported hither upon a new Account—	2	5000	—	—

1659		The *Stock* is *Creditor*.	*folio* 4	li.	s.	d.
January.	1	By *Ballance* L[a] A. for the whole Estate and a years improvement, as more circumstantially may be seen upon that Book and Account I place here upon new Account the total of——	1	60928	12	—

Creditor.

1659		The *Manor* and *Forreſt* of *Increaſe* in *Somerſet* is *Debtor.*	*folio* 5	li.	s.	d.
January.	1	To *Ballance* L^a A. for the true worth and value thereof according to Eſtimation, Tranſported hither upon a new Account	2	4000	—	—

1659

Several *Houſes* and *Goods* in and about *London* are *Debtor.*

January.	1	To *Ballance* L^a A. for the true worth and value thereof according as they were ſpecified and rated in that Account, Tranſported hither	2	15000	—	—

	Creditor	*folio* 6	li.	s. d.
	Creditors			

1659		Several *Ships* at Sea are *Debtors*.	folio	li.	s.	d.
January.	1	To *Ballance* L[a] A. for the value of two *Ships*, viz. one called the *Hope*, of 400 Tuns burthen, and 20 pieces of Ordinance, rated at l. 3000. and the other called the *Good-adventure*, of 600 Tuns burthen, and 60 pieces of Ordinance, according to Estimation, worth with all Appurtenances and Furniture 6000 l.	2	9000	—	—

1659

Account Particular is *Debtor*.

January.	1	To *Ballance* L[a] A. for Transport of that Account hither upon a new one	2	619	16	8

Creditors.	folio	li.	s.	d.

Creditor.

1659 *Adventure-land* in *Ireland* is *Debtor.* *folio* 9

				li.	s.	d.
January.	1	To *Ballance* L^a A. for 600 Acres of Arable Ground, 12 Miles from *Dublin* towards *Waterford*, rated at 5 l. *per* Acre, according to that Account transported hither	2	3000	—	—

1659

The *Farmory* of *Paywel* is *Debtor.*

				li.	s.	d.
January.	1	To *Ballance* L^a A. for part of a Debt which the *State* and *Parliament* of *England* did owe me upon publick Faith, 1000 l. to be paid *per annum* in equal portion with 200 l. Interest, according to that Account transported hither	2	4000	—	—

	Creditor.	folio	li.	s.	d.

Creditor.

1659		*Cash* (under custody of Mr. *Richard Good-cousin* *Lumbard-street*, Jeweller) is *Debtor.* *folio*	11	li.	s.	d.
January.	1	To *Ballance* L^a A. for ready Mony in several sorts of Coin found this day, in being Transported hither upon a new Account —	2	20308	15	4

Cash is *Creditor* *folio* 12 li. s. d.

Several Points very neceſſary to be known by a MERCHANT.

ALthough our intention is not to treat at large of Traffick, Commutation and Bartering of Commodities, &c. ſince that hath been handled already circumſtantially by Mr. *Gerard Malines*, in a Book called *Conſuetudo vel Lex Mercatoria*, or *The Law Merchant* (whither we refer the Ingenuous Reader;) yet we ſhall ſhew in brief of the principal points, how in caſe of *Negotiation* we may fitly order and ſtate our Proceeding according to the Rule of Equality and Equity. And the thing which induces us thereunto is chiefly, that there are ſome Publick Miniſters and many able Gentlemen, which either have a ſufficient Stock to trade withal for their particular good, or are intruſted with Commiſſions and Commodities of ſome private Friends and Correſpondents from beyond the Seas, but for want of Practical Knowledg thereof, they for the moſt part neglect that Noble Exerciſe; whereas if they would but ſtudy theſe few points fundamentally, it could not but redound to their Renown, Profit and Pleaſure. That is to ſay, The Author's Scope.

1. The Science of *Arithmetick*.

2. The ſeveral *Weights* and *Meaſures* of all Countries, concerning all Commodities and the correſpondence of them.

3. The Science of *Geometry*, and ſome inſpection of *Coſmography* and the *Mathematicks*.

4. The three Eſſential parts of Traffick, being *Commodities*, *Mony*, and *Exchange* for Mony by Bills of Exchange; under which all the Traffick and Trade is performed in all Countries, or by ſome of them, becauſe they are the cauſes of Commerce, whereof the Effects are buying and ſelling of Commodities, receiving and paying of Monies, and delivering and taking of Monies by Exchange, with their adjuncts and accidents in the ſaid courſe of Traffick.

5. The *Goodneſs* of the *Principal Commodities* of all Countries, either ſuperficially for Colour and Beauty, or ſubſtantially for Quality and Uſe, as alſo the weight, fineneſs and valuation of the Monies of all Countries, with the proportion between the Gold and Silver, and the manner of Exchanges made by Bills upon the imaginary Monies invented to make Exchanges between Country and Country.

6. The *Cuſtoms* uſed in the buying and ſelling of Commodities for Mony, or Bills Obligatory, or by way of Commutation or Barter.

7. The *delivering* of Monies at *Intereſt*, or upon *Botomary*, or upon *Lives*, *Annuities* or *Penſions*, in nature of *Rent*, &c.

8. The *Fraighting* and *ſetting forth* of Ships, making of Charter, Parties, Bills of Lading, Invoice, Covenants and Contracts; as alſo the Sea-Laws, to decide all Queſtions and Controverſies which fall out between Merchants and Mariners and owners of Ships.

9. The *Cuſtoms*, *Subſidies*, *Impoſition*, *Tribute* and *Tolls* upon all Commodities Imported and Exported within the Dominions of all Princes and States.

10. The *manner* of making *Aſſurances* upon Goods, Ships, the Perſons of men, or any other things adventured by Sea or by Land; and the *Cuſtoms* obſerved therein between Nation and Nation.

11. The *Keeping* of *Merchants Accounts* by *Debitor* and *Creditor*, and the Calculation of the diverſities of Mony, whereby the ſaid Book of Account is kept.

12. The *Authority* and *Proceedings* of *Merchants Courts*, or *Priors* and *Conſuls*, to decide the differences according to equity, in places where they are kept, or any other Laws Imperial or common to ſome Countries, whereby Merchants Controverſies are determined; with the courſe of Attachment and Sequeſtrations, or Executions and final Determinations by Arbitrators or judicial Decrees, in any Chancery or Court of Equity.

And

And knowing these twelve Points you shall be able to please your own mind, and give satisfaction of your sufficiency unto others. For the saying is true, *Melius est Civitatem ab optimo Lege, quam ab optimo Viro gubernari*; *It is better to govern a City by a good Law, than by a good Man.* And it is better for a Man to be ruled by Reason, than by his own Reason to seek to rule others. But that we digress not too far from our scope, we shall here insist upon some few necessary points only, referring you for the rest unto the said *Law Merchant*. First, as for the three Essential parts of Traffick, namely, *Commodities*, *Mony* and *Exchange* of Mony by Bills of Exchange. All the Traffick and Commerce between Nation and Nation, or Man and Man, is performed under these three Simples, which are properly the Essential parts of Traffick, being effected by Number, Weight and Measure. And herein is to be considered a Tripartite Exchange, that is, Commodities for Commodities, Commodities for Mony, and Commodities for Exchange of Mony by Bills of Exchange. For some Merchants do negotiate all for Commodities, others all for Mony, or Exchange, or for all three, or any of them which yieldeth them most benefit and gain: and herein is their particular profit or *privatum commodum* more respected than the general good of the Commonwealth, whereby corruptible and unnecessary Commodities are given for staple Wares and durable Commodities, to the impoverishing of Kingdoms and Commonwealths. And not only is this Commutation or Exchange abused in kind, but also in the price, paying too dear for the one, and selling the other too good cheap: whereby cometh an over-ballancing of Commodities in price and quality, and not in quantity; whereby in effect Monies are given to boot, and as it were over and above the reasonable estimation of things: and herein is the course of Exchange by Bills predominant, and overruling both the course of Commodities and Mony, as shall be demonstrated hereafter.

Of the three Essential parts of Traffick.

A tripartite Exchange.

Over-ballancing of Commodities.

For the said three Essential parts of Traffick are properly the *Body*, *Soul* and *Spirit* of Commerce, and have their operation accordingly.

The *Body, Soul* and *Spirit* of Traffick.

The first, as the *Body*, upheld the World by Commutation and Bartering of Commodities, until Mony was devised to be coined.

The second, as the *Soul* in the *Body*, did infuse Life to traffick by the means of Equality and Equity, preventing advantages between Buyers and Sellers.

The third, as the *Spirit* and *Faculty* of the *Soul* (being seated every where) corroborateth the vital Spirit of Traffick, directing and controlling (by just proportions) the Prices and Values of Commodities and Monies.

True it is, that this *Spirit* and *Faculty* of the *Soul*, namely the Exchange for Mony, taketh its original from the *Soul*, which giveth life to the *Body* of Traffick; that is to say, The Exchange of Monies by Bills of Exchange is grounded upon Monies, and Monies were invented and made by common consent to be the Rule and Square to set a price unto all things, and the right and true Judg of them, and is therefore called *Publica Mensura* or the *Publick Measure* between Man and Man. But since the manner of Exchange was invented between Nations and Nations, or Countries and Countries, Monies did only remain the Publick Measure within the Realms or Commonweals of every Country, between Man and Man, according to the Valuation of Princes and States imposed upon Monies: and the Exchange of Monies by Bills became *Publica Mensura* between us and Foreign Nations, and between all Nations in the course of Commerce, according to which Exchange all Commodities are bought and sold. And albeit that the abundance or quantity of Commodities, and the many or few Buyers, or the scarcity of Commodities, causeth the Prices of Commodities to rise and fall, and likewise that plenty of Mony maketh things dear, and scarcity of Mony maketh them good cheap, as a property inherent unto Mony as a true measure; yet we must observe in true order that both Commodities and Mony are passive since the Exchange was invented, which is only active, and that in Countries where all the Essential parts of Traffick are used. But howsoever, the Maxim is to be observed in the avoiding of the over-ballancing of Commodities in price and quality. *Marcus Cato* therefore saith advisedly, *Oportet paterfamilias esse venditorem, non emacem.*

Mony the publick measure at home.

Exchange for Monies the publick measure between Nations.

Commodities and Mony are things Passive.

The State therefore (as the Fathers of the Commonwealth) ought to be sellers and not buyers, which cometh to pass when the Expences of their Commonwealth do

not exceed their Incomes and Revenues. This is to be effected by keeping a certain Equality in the Traffick between their Commonwealth and Foreign Nations. For Riches being Natural or Artificial, and both subject to Number, Weight and Measure, the Natural consisting in Lands, Vines, Forrests, Meadows, Cattel and the like; the Artificial in Mony, Gold, Silver, Cloth and all other Manufactures and Houshold-stuff, requireth a certain equality in the true Commutation of things between us and other Nations. And Justice being distributive and commutative, every man of judgment knoweth that this part is comprehended under Justice commutative; and that Traffick consisteth of the Land Commodities, and of the Commodities of the Seas, and lastly, of the Commodities of other Countries and Nations. For God caused Nature to distribute her benefits or his blessings to several Climates, supplying the barrenness of some things in one Country with the fruitfulness and store of other Countries, to the end that interchangeably one Commonweal should live with another.

Natural and Artificial Riches.

These Aphorisms or selected Points are of great importance: for (as is noted before) Gain being the Scope of all Merchants, is procured without regard had to the Commonwealth, the Wealth whereof cannot properly decrease but three manner of ways; namely by selling our home-Commodities too good cheap, by buying the Foreign Commodities too dear, and by the transporting Monies *in specie*, when the Exchange of Monies doth not answer the true Value of it, by Bills of Exchange.

Proper causes of the decrease of Wealth in a State.

For this Exchange is the Rudder of the Ship of Traffick, fastned upon the Parallel of the Keel of Equity, which doth rule and direct the said Ship upon all the Variations of the Commodities of all Countries. Many men knowing that the Rudder doth govern the Ship, can notwithstanding give little reason of the cause of it, but admire to see so small a piece of Timber have so great an operation; yet no man is so foolish as to attribute that power to the Sails, or any other appurtenances of the Ship, or to the main Body of it called the Hull of the Ship. Great is the Error therefore of those that will ascribe any effectual operation to the Quantity of Commodities, albeit there was a Traffick and Commerce without either Mony or Exchange for Mony, when the course of it was like a Ship sailing without Rudder or Compass.

Exchange the Rudder of Traffick.

Mony may well be compared to the Compass, having so many variations upon the several Standards of the Coins of all Countries, and changing continually from time to time in Valuation; Princes and Commonweals taking advantage one against another, either to draw treasure into their Kingdoms and Territories, or to advance the price of their Country Commodities. And Exchange may properly be compared to the Rudder of a Ship, which commandeth the directions of the Compass accordingly, and so doth the Exchange command the course of Mony: for let the Standards of Mony be altered either in Weight, Fineness, or Valuation, the Exchange by altering the price (with great facility) according to Equity, is able to meet and over-rule them all.

Monies as the Compass of a Ship, and Exchange the Rudder.

The Learned have determined that no argument or disputation is to be maintained with those that will deny Principles, which by reason and common consent are indisputable and stand of their own Authority: for by an undoubted Principle or Axiom we know that the whole is bigger than his part, that two is more than one, and that two equal things being equally divided into a third are all equal.

Principles or Axioms, what they are.

The Knowledg of the Premisses is so naturally and visibly engraffed in the Mind of man as no doubt can be admitted; nevertheless there are men so intoxicated in their judgments, that being once possessed of an imaginary Conceit, they will never be removed; as he who asked of his Friend what he should do with an heap of stones and trash to be rid of it? and was answered, That he should dig a hole in the ground and bury them: and when the other demanded of him what he should do with the earth he should dig out? he told him he should make the hole so much the bigger to put them in both: and he could never be recalled from this Conceit, even in natural and substantial things, to be felt, seen and handled; although that Experience sheweth, that digging a hole one should hardly put in the same earth again without craming and labour, much less the other.

N. B.

To deny the Principle of Exchange and Mony as aforesaid, may be refuted and proved to be so plain an error, as we see the hand or index of a Dial to be the thing active,

which

which ſheweth the hour, and the letters are paſſive and immoveable in the action; and ſo are Commodities of the Courſe of Traffick where Exchange is uſed.

Right Merchants are taken to be wiſe in their profeſſion for their own good and benefit of the Commonwealth; for of the ſix Members of all the Governments of Monarchies and Commonweals, they are the principal inſtruments to increaſe or decreaſe the Wealth thereof, as may appear by the deſcription of the following Royal banquet. King *James* conſidering that all Commonweals are furniſhed with Divine ſervice, Arms, Laws, Riches, Arts and Suſtenance, and that the managing of theſe things requireth ſix manner of Perſons, namely, Clergy-men, Noble-men, Magiſtrates, Merchants, Artificers and Husband-men, (which jointly are the Members of all Commonweals) was graciouſly diſpoſed to invite them all unto a Royal banquet, where (after many pleaſing diſcourſes) his Majeſty was pleaſed that every Member of his Commonwealth as aforeſaid ſhould in one only word expreſs the property of his Profeſſion or Calling. Whereupon the Clergy-men did ſay, we inſtruct; the Noble-men, we Fight; the Magiſtrates, we Defend; the Merchants, we Inrich; the Hrtificers, we Furniſh; and the Husband-men, we nouriſh. The King anſwering, uſed theſe or the like Speeches; We do very well approve your Declarations in this brief manner, recommending every one of you to diſcharge your duty accordingly, with a remembrance that We (as your Head) muſt make the Body of the Commonwealth compleat. But ſeeing fault was found of the general Dearth of all things within his Realm, without any ſcarcity of the ſaid things ſerving for the Back and Belly, we attribute it to you Husband-men, ſaid the King, for Food is dear, and yet there is no Dearth. The Husband-men did excuſe themſelves, and laid the fault upon the Noblemen and Gentlemen for raiſing of their Rents, taking of Farms into their hands, and making of Incloſures. Noblemen and Gentlemen did impoſe the cauſe upon Merchants and Artificers, for ſelling things dearer than in times paſt, which cauſed every man to make the moſt of his own according to his Profeſſion: wherein the Artificers were eaſily diſpenſed withal, conſidering their Labours and Workmens Wages, buying alſo all things dearer. So that the Fault did wholly remain upon the Merchants, who have the ſole diſpoſing of all Commodities Exported or Imported for the good or hurt of the Commonwealth; which cauſed the King to enter into conſideration of the aforeſaid three Eſſential parts of Traffick, namely, Commodities, Mony, and Exchange for Mony by Bills of Exchange.

The Royal Banquet of great *Britain.*

Food dear and no Dearth.

And Ingeniouſly perceiving that the Vital Spirit of Traffick did conſiſt in the matter of Exchange for Monies, becauſe the ſame is the publick Meaſure between Nation and Nation, and that Gain was the Radical moiſture of Commerce, which had his effectual power in Exchanges: His Majeſty thought good to call divers Merchants to the Conſultation of this buſineſs (being within their Element) to hear their opinion how to remedy the ſaid Inconvenience.

Whereupon his Highneſs obſerved three manner of Merchants. The Firſt (which were the greateſt number) were ignorant of the Fundamental reaſons of Exchanges, and being carried with the Stream, never took notice of it, but were guided therein by ignorant Brokers of Exchanges, according to the rule of Foreign Nations. The Second ſort of Merchants were thoſe who did altogether practiſe to make a benefit by Exchange and Tranſportation of Monies, and never did deal in Commodities at home or beyond the Seas, and theſe would not confeſs that there was any abuſe committed by Exchange. The Third ſort of Merchants (being the ſmalleſt number) were men of Wiſdom and Experience, and yet they found the matter of Exchange to be a Myſtery, until examination of the Properties thereof, and then (like good Patriots) they took a care for the Welfare of the Commonwealth. The Firſt ſort he did not regard, becauſe of their Ignorance: The Second ſort he did compare unto Vintners, who are not fit to be made Aſſiſtants in making of Laws againſt Drunkenneſs, and ſo rejected them: But the Third ſort he did imbrace as worthy Counſellors to reform abuſes; and ſome of theſe were of opinion, that by reaſon of the baſe Mony Coined in the latter end of the Reign of *Henry* the VIII. all the Foreign Commodities were ſold dearer, which made afterwards the Commodities of the Realm to riſe at the Farmers

Three manner of Merchants.

Offenders unfit to make Laws.

mers and Tenants hands, and that the ſame was made dearer through plenty of Mony and Bullion which came from the *Weſt-Indies*, and eſpecially, becauſe an ounce of Silver was inhaunced by the ſaid King from forty pence to forty five pence, and afterwards in proceſs of time was valued at threeſcore pence, and that the operation of the ſaid alteration doth ſtill continue. Others ſaid, that the Prices of things being riſen was of no great moment, becauſe it was by Denomination, and not really; for that which was called forty before, was now termed threeſcore, according to the Coins of Silver valued by the ounce as aforeſaid. But the Wiſer ſort did go further, and comparing the Prices riſen of Foreign Commodities, far more than the Prices of our home-Commodities, they did acknowledg that there was an over-ballancing of Commodities, and found that the courſe of Exchange for Monies was the efficient cauſe thereof: For they did obſerve, that as the Elements are joined by Symbolization, the Air to the Fire by warmneſs, the Water to the Air by moiſture, the Earth to the Water by coldneſs; ſo is Exchange joined to Monies, and Monies to Commodities, by their proper qualities and effects, whereby it did appear unto them,

Inhauncing of Silver altereth the price of things.

Firſt, That our Mony being undervalued in Exchange, cauſeth the price of our home-Commodities to be abated, and to be ſold better cheap in Foreign parts, and is alſo the cauſe that our Monies are exported.

Secondly, The Monies being tranſported taketh away the lively courſe of Traffick of our ſaid Commodities, and cauſeth young Merchants to run by Exchanges upon Bills to maintain their Trade, paying great intereſt for Mony, which they cannot take up by their ſingle Bond, as they can do by Bill, taking up the ſame by Exchange without Sureties.

Thirdly, This cauſeth young Merchants and others to make raſh ſales of their Commodities beyond the Seas, to pay their Bills of Exchange, whereby they overthrow the Markets of others, and make them ſell better cheap. So on the contrary, the Coins being over-valued in Exchange, and alſo inhaunced beyond the Seas, cauſeth the Price of Foreign Commodities to increaſe more than our Native Commodities; and our Merchants are compelled (of Courſe) to make return thereby, becauſe they cannot import thoſe over-valued Monies but to their exceeding great Loſs. And by Exchange they find few takers, unleſs it be our young Merchants, which do conſume their Eſtates by Exchanges and Rechanges. For of the ſaid three Eſſential parts of Traffick we have but the uſe of one (as they have obſerved) which is the Buying of Foreign Commodities, to make returns, increaſing therein the Conſumption of the ſaid Wares, and not our own Monies remaining hereby plentiful beyond the Seas; the rather, for that Bills of Debt (as ready Mony) paſſing between man and man, cauſeth with them a lively courſe of Trade, whereby their Commodities are advanced in Price and Sale; neither are they compelled to ſell them but at their Price, becauſe they find Mony at Intereſt, at five and four in the hundred.

This plenty of Mony is daily increaſed by our Merchants trading into *Spain*, and all others who do divert the Royals of *Spain* from us, becauſe of the inhaunſing of Monies beyond the Seas, where they have 25 upon the hundred Gain, when with us they make but 10 *per Centum*.

This Gain is practiſed by Exchange, and would otherwiſe be but imaginary; but is ſtill predominant and over-ruling the Monies and Commodities, according to that known Paradox, That the imaginary Monies ſuppoſed in Exchange for Mony, made by Bills of Exchange, do over-rule the courſe and property of Real and Subſtantial Monies *in ſpecie*. For the Merchants valuation of Monies in Exchange doth over-rule the States valuation of Monies: For when the State hath valued the ſhilling piece at 12 d. Merchants under-value the ſame in Exchange at 11 d. half-peny, and 11 d. not only in the price of Exchange, but alſo receiving beyond the Seas the inhaunſed Monies above their values, and not valuing of them in Exchange accordingly; and which is done for ſo many ſeveral places, being grounded upon the Weight, Fineneſs and Valuation of the Mony of each Country according to the *Par*, which is Value for Value; and ſo is our Exchange of *England* grounded upon the Weight and Fineneſs of our Monies aforeſaid, and the Weight and Fineneſs of the Monies of each other Coun-

The true ground of Exchanges according to *Par pro Par*.

try, according to their ſeveral Standards proportionable in their Valuation, which (being truly and juſtly made) maketh the price of Exchange for every place, according to the Denomination of the Mony, whereupon all Exchanges are made.

The manner to calculate Exchanges.

Theſe Exchanges do much differ in the name and proportion between the Gold and Silver, obſerved in moſt Countries; ſo that we are to examin and compare our Weight aforeſaid with the Weight of other Countries, and the fineneſs of the Sterling Standard with the fineneſs of the ſeveral Standards of the Coins of other Countries; and if we differ not from them in the proportion between the Gold and Silver, then may our Exchanges run at one price both for Gold and Silver, taking the Denomination according to the Valuation of Monies of each Country; and hereby ſhall we find how much fine Silver or Gold our pound Sterling containeth, and what quantity of other Monies, of *Germany*, *Italy*, *France*, the *Low-Countries*, *Eaſtland* and elſewhere, we are to have in Exchange to countervail the ſame in the like Weight and fineneſs anſwerable to ours, be it by the Pound, Doller, Ducat, Crown, or any other imaginable or real Coin, giving always Value for Value, and receiving the like, which is called *Par*. But this courſe of Exchange being of late years abuſed, and (as it were) made Merchandize, doth over-rule the courſe of Commodities and Monies by riſing and falling in price, according to plenty and ſcarcity of Mony, and in regard of diſcrepance and diſtance of time and place: which made ſome Merchants (by miſtaking) to compare the courſe of Commodities and Exchange to be alike; as if the meaſure of a thing and the thing meaſured thereby were all one. For even as Mony is *Publica menſura*, or the Publick meaſure within the Realm between man and man, ſo is Exchange for Monies the Publick meaſure between us and Foreign Countries for all Commodities bought and ſold; which therefore requireth a certainty in the Calculation of the *Par* aforeſaid, admitting nevertheleſs an advantage above the ſame, upon occaſions on either ſide.

Imaginary and Real Coin.

Par of Exchange.

Exchange the publick meaſure of Nations.

The manner of Exchange.

This Exchange is properly made by Bills, when Mony is delivered ſimply here in *England*, and Bills received for the ſame, to have the payment thereof in ſome other Country beyond the Seas, or when the like is done beyond the Seas and the Mony is received here in *England*, and that upon a certain price agreed upon between party and party, which is termed the price of Exchange, whereof Merchants have the only and whole diſpoſing, and buy and ſell their Commodities beyond the Seas accordingly: without that few or none of them do look into the Nature of Exchange, as aforeſaid, but only to the preſent Object, which is to know how the price of Exchange goeth at the time when they have occaſion to deal therewith: howbeit ſuch Merchants as never or ſeldom deal for Commodities, but altogether for Mony by Exchange, have another obſervation therein; and Merchants that will be Exchangers indeed, muſt know perfectly the Weight and Fineneſs of our *Engliſh* Coin, and of the Foreign Coin alſo, and compare the ſame together to make the ſaid Calculation of Exchanges; wherein they are not to be directed by the Valuation which is uncertain and inconſtant, much leſs by the Toleration of Monies beyond the Seas to go currant above the ſaid Valuation: ſo that by Authority they ought to be governed and directed herein, declaring the true Value for Value or *Par pro Pari*, as the very foundation of all Exchanges; becauſe this is not a fit Study for every Merchant's capacity, and may be done nevertheleſs with great facility, and without interruption of Traffick, as ſhall be declared.

Valuation of Mony beyond the Seas inconſtant.

Weight of Mony in Exchanges.

But to come firſt to the Particulars concerning Weight, we are to know that in all places beyond the Seas they uſe for their Monies (both of Gold and Silver) the marke Weight of eight ounces, with the diviſion of twenty peny Weight, or twenty *Engliſh*, ſo called beyond the Seas, and the ſubdiviſion of twenty four grains here, or thirty two azes or grains there. Theſe 8 ounces compared unto our pound-weight *Troy* of 12 ounces, are within a little all one, ounce for ounce in weight. But upon the pound of twelve ounces, as aforeſaid, which is one marke and a half weight of theirs, it is found that in the ſaid proportion of a pound our weight is heavier than the weight of *Germany* and the *Low-Countries* by three peny weight; and then the weight of *France*, *Italy*, *Spain* and *Scotland*, by four peny weight: all which may be conſidered in the price of Exchange, in allowing more or leſs for the *Par*, according as the foundation of the Exchange lieth, either upon our twenty ſhillings Sterling, or upon their Crown, Ducat, Doller,

Doller, Florin, or other Coin, which is properly the Head or *Radix Cambii*, whereupon Exchanges were made. This weight is to be conſidered in the weight of the piece of Coin, and from the pieces to the number of them in the mark or pound-weight aforeſaid. The Head of Exchanges, or *Radix Cambii*.

Concerning the fineneſs of Mony to be Calculated in Exchange, the ſame is known by weight, for it muſt be diſtinguiſhed thereby; that is to ſay, we ought to know how much fine Silver or fine Gold there is in the mark or pound-weight of the ſundry Coins of the ſeveral Standards of Mony of all Countries where Exchanges are made between us and them; and to Calculate the ſame upon the pound Sterling for ſome places, or upon the Crown, Ducat, Doller, Florin, and other imaginary Coins for other places, to the end we may have fineneſs anſwered by weight. Fineneſs of Mony in Exchanges.

To underſtand the Premiſſes, let us ſuppoſe that a Merchant ſtranger cometh into *England*, and bringeth with him many unknown and ſtrange Coins to have the Coin of the Commonwealth for it according to Value for Value, by weight and fineneſs, and that the ſaid Merchant (having weighed the ſaid Coins) hath a ſufficient knowledge of the quantity of the fine Silver and Gold which is contained in the ſaid weight, and his deſire is to have the ſame anſwered unto him by the like weight, and by the like fineneſs in weight in Monies of the Commonwealth. Herein (no doubt) he will be aſſured what fineneſs or fine Silver and Gold there is in our Monies, and that he may have the ſame by weight in the ſaid quantity of Coins, whereupon (after the weight of our Monies) he will Calculate diſtinctly what quantity of Silver and Gold there is in the ſaid Monies, and what quantity of Copper, and ſo will require the full quantity both of the Silver and Gold, and of the Copper accordingly. So is it with the matter of Exchange, grounded upon the very Value of Coins; if there were no valuation whereby the price of Coins is baptized and named, which giveth a Denomination of price unto the ſaid Coins, or unto the Exchanges of the ſaid Coins, which in the matter aforeſaid maketh the ſaid price of Exchange. The manner to examin the Weight and Fineneſs of Mony.

But ſo long as the Calculation remaineth upon weight and fineneſs, without reſpect had to the Valuation, ſo long may we eſteem the ſaid Coins to be in the nature of Materials or Bullion, that is to ſay, prohibited Monies to be currant, which Foreign Nations call Bullion, as it were unlawful and fit to be melted down, from whence the word Bullion is derived; or which other Nations call the Materials, or Maſs of Gold and Silver, even as Copper is called Allay or mixture thereunto. Definition of Bullion and Allay.

Concerning the Valuation and Denomination of Monies, which gives a rate and price unto Exchange, even as it doth unto the ſeveral Species of Mony in their kind, we ſhall in his place hereafter treat thereof. Valuation of Mony in Exchange.

Concerning the Proportion between the Gold and Silver in the ſaid Exchanges, we are to obſerve, that when the Proportion between the Gold and Silver was 12 to one, or one pound of Silver to an ounce of Gold (which is now 13 $\frac{1}{3}$ to one,) then the enſuing Calculation in Exchange was true, namely, to account 8 Carrats of fine Gold, or four ounces of fine Silver for 20 ſhillings Sterling, reſerving in the ſaid rate a reaſonable gain for the Merchants towards their gains and charges. But now that the ſaid proportion is altered, and that 13 ounces and $\frac{1}{3}$ part, or four peny weight is appointed to be given for one ounce; of neceſſity it followeth that the Silver is undervalued, and the Gold advanced: ſo that in matter of Exchange there ariſeth a twofold Conſideration, the one to be eſtabliſhed in *Par*, according to the Gold Coins, and the other after the Silver Coins. And this meaſure of Exchange between us and Foreign Nations is very tender and delicate; yet Merchants occaſions in the courſe of Traffick do exceed the ſaid limitation upon plenty or ſcarcity of Mony, and the many deliverers or takers up of the ſaid Monies according thereunto, which is proper to confirm the mutability of Exchanging above the ſaid *Par*, but never under the ſame: For it is like unto the needle of the Compaſs, which hath been touched upon the fixed North Star. Proportion between Gold and Silver in Exchange made in *England*.

Some Merchants are ſo far wide from the Knowledg of the Value of Coins, and the Exchanges made thereupon, that they are of opinion, that there can be no certain rate or *Par* of Exchange ſet to anſwer juſtly the Value of Coins in Foreign parts, by reaſon of the diverſity and diſproportion of the Coins of Gold and Silver, and their intrin-

ſecal and extrinſecal Values. But theſe Merchants are to underſtand that the Monies of all Countries have a proportionable Valuation relative within themſelves, according to their ſeveral Standards for weight and fineneſs; only the ſmaller and baſer Coin have ſome little known advantage, which may be conſidered of in Exchange, if there be cauſe that the quantity of thoſe Monies do exceed the bigger and finer Coin. This conſideration hath been had heretofore, and eſpecially in the *Par* agreed upon between the *Low-Countries* and *England*, in the year 1575, when upon the *Philip* Doller the Exchange was at twenty five ſhillings the *Par*, and the ſmall Monies would exceed twenty ſeven ſhillings and upwards, but the quantity did not ſurmount the better Coin. The like was upon the *Par* agreed upon with the States of the United Provinces, *Anno* 1586, at 33 ſhillings 4 pence; and with *Hamborough* and *Stoade*, to 24 ſhillings 9 pence *Lubiſh* upon the Rix-doller of 33 ſhillings, or 9 marks four ſhillings for our pound Sterling of 20 ſhillings, making 4 Dollers and one half to anſwer the ſaid *Par*, which Doller is inhaunced ſince to 54 ſhillings, and we receive now but 4 Dollers for the ſame, and ſo for other places accordingly.

Proportionable valuations of Monies, for Exchanges to be made accordingly.

Of buying and ſelling of Commodities.

As for the Revolution of Buying and Selling of Commodities by the courſe of Traffick, we ſhall inſiſt here upon the ſaid Mr. *Malines* in that behalf, having purpoſely omitted in our ſeveral Accounts of Goods, Commodities and Commiſſions, to write any thing of it for the information of the Practitioners. Even as the whole Commerce and Traffick conſiſteth of our Land-Commodities, and ſome Fiſhing on the Seas, and of the Commodities of Foreign Nations: ſo from hence followeth an efficient cauſe of a kind of Revolution in the Buying and Selling of Commodities; becauſe the Commodities of one Country growing rank and abundant, are tranſported into other Countries, in whoſe ſtead needful Commodities of thoſe Regions are returned thither, which is a Neighbourly lending between Kingdoms and Countries. For, as is noted, God cauſed Nature to diſtribute her Benefits or his bleſſings to ſeveral Climates, of divers things found in ſome places that are not in other places, to make an interchangeable courſe of the ſaid Commodities by way of Merchandizing.

Sundry means of buying and ſelling.

This Revolution of Trade may be illuſtrated by the conſideration of the ſeveral means whereby the ſaid Buying and Selling are effected.

For ready Mony.

1. The firſt is buying with ready Mony, which is commonly the beſt, and with moſt advantage, for Commodities are ſold better cheap: wherein the Knowledg of the goodneſs and neceſſary uſe is requiſite.

At time.

2. There is alſo a Buying and Selling of Commodities payable at ſome limited time or times of payment, or partly ready Mony, and partly at times: and the difference of price herein is commonly above ten upon the hundred more or leſs, as the rate of Monies at Intereſt is in the places of Commerce, where the ſaid Commodities are ſold and bought, and according to the plenty of Mony extant, unleſs the ſuperabundance of Commodities do alter the ſame, eſpecially if the Commodities be periſhable by Corruption, Time and Accidents: ſo that the Condition, Quality or Goodneſs of the Commodities is much to be reſpected. Which was the cauſe that when Commodities did abound at the firſt, and the wealth of man was deſcribed by Cattel, and other periſhable things; all kind of Metal (as being durable) was moſt eſteemed, and the pureſt Metal taken to be fitteſt to make Monies of.

By Bills of Exchange.

3. There is another Buying and Selling of Commodities, to be paid by Bills of Exchange, that is to ſay, the Buyer giveth a Bill of Exchange, or many Bills to be paid by Exchange in another place. As for Example, one buyeth 500 pounds-worth of Commodities in *London*, which are accounted in price as if he had bought them for ready Mony, and doth give unto the Seller of the ſaid Commodities one or more Bills of Exchange for *Antwerp*, *Amſterdam*, or any other place, to be made according to the price of Exchange, which is made or ought to be made according to the Value of the Monies of one Country, and the Value of the Monies of other Countries, by weight and fineneſs, and that according to the diſtance and diſcrepance of the time and place, where and when the ſaid Monies ſhall be paid by the Buyers Friend, Factor or Servant: and ſo the ſaid Bill or Bills of Exchange are paid accordingly for the Commodities ſo bought.

4. Another Merchant having Mony in Banks or the Bankers hands at *Amſterdam*, or any

any other place where Banks are kept, buyeth ſome Commodities in the ſaid places, and caſting up what the ſame doth amount unto, he goeth to the Bank, and aſſigneth the Seller of the ſaid Commodities to receive ſo much Mony there, and the Bank (accepting thereof) giveth him ſatisfaction in the payment he makes unto others, according to the manner of Banks.

5. Another buyeth ſome Commodities there, or in any other place beyond the Seas, and for that purpoſe he hath a Letter of Attorney, called a Procuration or a Letter of Credit, either from his Maſter or any other here at *London* or elſewhere, who upon his Credit hath promiſed thereby to pay the Value of the ſaid Goods in ſome place beyond the Seas, according to a price of Exchange agreed upon between the parties here (and the like is done beyond the Seas to be paid here) which is ſtill according to the Value of Monies in both parts, anſwerable to weight and fineneſs by way of Exchange; and the like is done between *London* and *Exceſter*, *Plymouth*, *Yarmouth*, and many other places, upon the very ſame and uniform Coin, by Letters miſſive between Merchants here and there. By Letter of Credit.

6. The moſt uſual Buying and Selling of Commodities beyond the Seas, in the courſe of Traffick, is by Bills of Debt, or Obligations, called Bills Obligatory, which one Merchant giveth unto another for Commodities bought or ſold, which is altogether uſed by Merchants-adventurers at *Amſterdam*, *Middelborough*, *Hamborough*, and other places: for when they have ſold their Cloths unto other Merchants or others, payable at 4, 6, 8, or more Months, they preſently transfer and ſet over theſe Bills (ſo received for the payment of their Cloths) unto other Merchants, and take for them other Commodities at ſuch prices as they can agree with the Seller of them, be it Velvets, Silks, Sattins, Fuſtians, or any other Wares or Commodities, to make return of the provenue of theirs; and ſo ſelling thoſe Foreign Commodities here in *England*, they preſently buy more Cloths or other *Engliſh* Commodities, and continue a Revolution of Buying and Selling in the courſe of Traffick and Commerce, being ſo (in effect) as may be illuſtrated by Example. For Bills Obligatory.

Suppoſe that A. B. the Clothier ſelleth to C. D. the Merchant one Pack of Cloths for the ſum of one hundred pounds payable at ſix Months, and doth condition with him to make him a Bill in the name of ſuch a man as he ſhall nominate unto him; A. B. the Clothier buyeth of D. E. the Gentleman ſo much Wool as amounteth to one hundred pounds, and doth intend to deliver him the Bill of C. D. the Merchant in full payment of his Wools, and to cauſe the payment to be made in his (this Gentleman's) name: but D. E. the Gentleman cauſed him to make the Bill payable to F. G. the Mercer, and the Mercer is contented with the like Condition to accept thereof; but cauſeth the ſame to be made payable to C. D. the Merchant, of whom he buyeth his Velvets and Silks, and ſo in payment of them, he delivered him (by an intermiſſive time) his own Bill which he firſt ſhould have made to the Clothier. And herein you are to note, That in the buying by Bills, it may be made payable to the Clothier or to the Bearer thereof, and ſo all the parties are Bearers thereof, unto whom the ſame is ſet over by tradition of it only, which by a retrograde examination will appear; and this is called a Reſcounter in payment, uſed among Merchants beyond the Seas, and ſeems ſtrange unto all men that are ignorant of this Cuſtom, and yet do they perceive a reaſon for it, and cannot deny the commodiouſneſs thereof. For if the party that hath ſuch Bills will not ride out (as they ſay) the time of payment of the Bills, he may go to another man and buy other Commodities therewith, as if it were with ready Mony, the time only conſidered: Nay more, if he will have ready Mony for theſe Bills, he may ſell them to other Merchants that are monied men, (abating for the intereſt for the time, and commonly one Month over) according to the rate, as they can agree, and as Mony is plentiful they ſhall have Mony at all times to employ in Commodities, or to deliver by Exchange, or to pay Debts withal, or to carry home *in Specie*, or for any other purpoſe at their pleaſure: which is commodious for young Merchants having ſmall ſtocks, as alſo for all men upon all occaſions; for it is properly as Mony paid by aſſignation, whereby very great matters are compaſſed in the Trade of Merchandize, the Commodities are ſooner vended in all place, the Cuſtoms and Impoſitions of Princes and States do increaſe, the Poor and Example of the Revolution in Traffick.

General benefit by ſetting over of Bills of Debt.

and Mechanical People are ſet on work, men are better aſſured in their payments, the counterfeiting of Bills and differences are prevented; the more Commodities there are ſold, the leſs ready Mony is tranſported, and Life is infuſed into Traffick and Trade for the general good. And herein we ſee and may obſerve, That things which be indeed, and things which are not indeed, but taken to be indeed, may produce all one effect; and every man is enabled with his own means and Credit to augment Commerce.

Is not practiſed in *England.*

This laudable cuſtom is not practiſed in *England*, becauſe the Common-law is directly againſt ſuch Courſe; for they ſay there can be no alienation from one man to another of Debts, *Choſes en Action*, and ſuch whereof no property can paſs by aſſignment or alienation. But for all that, it might (with great facility) nevertheleſs be eſtabliſhed, and would be very beneficial to the State and the Commonwealth in general.

There are other manners of Buying and Selling of Commodities by Contracts and upon Conditions and Caſualties, which for brevity ſake, and that we conceive them ſuperfluous in this place, we ſhall omit at preſent, and refer the Practitioner to the ſaid *Law-merchant*.

Of Factors and Servants, and Commiſſions given unto them.

But having at firſt promiſed to give you ſatisfaction concerning Commiſſions and Factorage, we ſhall hint here ſome things in that behalf, as of Factors and Servants, and Commiſſions given unto them, to the end you may govern your ſelves accordingly in the managing of your Accounts and Particular affairs.

The difference between a Factor and a Servant conſiſteth chiefly in this, That a Factor is created by Merchant Letters, and taketh Salary or Proviſion of Factorage; but a Servant or an Apprentice is by his Maſter entertained, ſome receiving Wages yearly, and ſome others without Wages. A Factor is bound to anſwer the loſs which hapneth by over-paſſing or exceeding his Commiſſion; whereas a Servant is not, but may incur his Maſters diſpleaſure. For albeit that the *Spaniſh* Proverb is, *Qui en paſſa Comiſſion, pierde proviſion*, That he that exceedeth his Commiſſion ſhall loſe his Factorage: the Caſe is altered long ſince by the Cuſtom of Merchants, and now it is, *Subolca la paga*, his Purſe doth pay for it. Factors therefore muſt be very careful to follow the Commiſſions given them very orderly and punctually; and becauſe Merchants are not able to preſcribe every thing ſo exactly unto their Factors as is convenient, it behoveth them to make good Choice of the Perſons which they do imploy, for their welfare dependeth upon Traffick: otherwiſe the Factor groweth rich, and the Merchant poor, becauſe his gain of Factorage is certain, howſoever the ſucceſs of Merchants imployment doth prove. But having a good Factor, which word Good implieth all and more than an honeſt Factor, who may be honeſt, and nevertheleſs ſimple in his proceedings, and others alſo may be wiſe and not honeſt; this Good Factor therefore may be truſted, and all Commiſſions given unto him may be ample, with addition of theſe words, Diſpoſe, Do and Deal therein as if it were your own. And this being ſo found, the Factor is to be excuſed although it ſhould turn to loſs, becauſe it is preſumed he did it for the beſt, according to his diſcretion, which is and ought to be the trueſt Director, making a conſcience to ſee their Maſters loſe, if they can prevent it; but being limited to the contrary, they can but grieve when their counſel and adviſe doth not take place, either in the ſelling of Commodities in time, foreſeeing a greater loſs, or buying ſome Commodities dear over-haſtily, alſo in keeping a Commodity without purloining the ſame; ſometimes upon a paſſionate humor, as a Merchant of *Amſterdam* did of late years to his Factor in *London*, for being a loſer by ſome *Spaniſh* Wines, by writing in theſe words, *My will is, that upon the receipt of this my Letter, you go to the next Ironmonger and buy a Hammer, and run into the Celler, and ſtrike out the Heads of all the Butts of Wine, and let it run into the Celler; for ſeeing the Devil hath eaten the Horſe, let him have the Bridle too.* The Factor did herein uſe his diſcretion, and kept the Wines, which he afterwards ſold to benefit; for he remembred that Loſers have leave to ſpeak.

Alteration of the caſe with Factors.

Ample Commiſſions with an addition.

A paſſionate Commiſſion.

Difference by Law between a Factor and a Servant.

Factors do deal moſt commonly for divers men, and every man beareth the hazard of their actions. But if a Servant do deal for others by his Maſters direction, and they break, the Servant can be no loſer, for he is taken to have no other Credit but his Maſters: which is the cauſe that Intimations, Citations, Attachments, and other lawful courſes are executed againſt Servants, and take no place againſt Factors, unleſs

leſs they have procurations. Now let us ſet down ſuch Obſervations as Factors ought to know.

Obſervations concerning Factors.

IF a Factor do ſell at one time unto one man ſeveral parcels of Commodities or Goods belonging to divers mens Accounts, to be made jointly in one or more payments, without any diſtinction made by the Buyer for what parcels he payeth any ſum in part of payment of the ſaid Debt, weekly or monthly, as Shop-keepers do, then is the Factor to make a proportionable diſtribution of the Monies ſo received upon every mans Account, according to the Sum that every mans parcel ſold did amount unto, until all be paid: and if any Loſs doth happen, or that all be not paid, the ſaid Loſs is to be diſtributed upon every mans Account accordingly. Commodities boughe and ſold.

If a Factor doth ſell afterwards more Goods to the ſaid man, or any other who is already indebted for other Commodities formerly bought as aforeſaid, be it for his own Account, or for other mens Accounts, and in the interim receive ſome more Monies in part of payment, and account between them; then is the ſaid Factor to diſtribute the ſaid Monies as before, until the ſaid old and precedent Debt be firſt paid, unleſs there were cauſe of controverſie for them, or that the payment were indorſed upon the Bill made for the latter Goods ſold unto that man: for that Bill may be transferred or ſet over unto another man, and ſo is he not the receiver of that Mony, but the other man.

If a Factor ſell Goods to another man payable at time for his own Account, and receiveth the Mony for the ſame at the time of payment, and in the mean time letteth other mens Monies remain in that mans hands unpayed, for Goods by him formerly ſold, this Factor is to be anſwerable for that Mony unto thoſe other men, although he ſhould never recover one peny of it. For he cannot without fraud bear with the non-payment of other mens Monies after they be due, and procure the payment of his own Mony, to another mans loſs and prejudice.

In like caſe, If a Factor do ſell unto a man certain Goods of another mans Account, either by it ſelf or among other parcels, and this Factor giveth not advice unto the Owner or Propietary of the ſale of the ſaid Goods, but afterwards (having had more dealings with that man, in ſelling of Goods and receiving of Monies) this man becometh inſolvent; the Factor is to make good that Debt for the ſaid Goods ſo ſold, becauſe he gave no advice to the Owner of the ſale of the ſaid Goods at convenient time, even as if he had ſold thoſe Goods unto a man contrary to the Commiſſion given unto him; for the Salary of Factorage bindeth him thereunto.

If a Factor by Order or Commiſſion of a Merchant do buy any Commodities above the price limited unto him by the ſaid Merchant, or that they be not of that ſort, goodneſs or kind as he willed to buy; this Factor is to keep the ſame for his Account proper, and the Merchant may diſclaim the buying of them. The like he may do if the Factor having bought a Commodity according to his Commiſſion, do Ship the ſame for another place than he hath Commiſſion to do.

If a Factor do ſell a Commodity under the price limited unto him, he is to make good the loſs or difference of the price, unleſs he can give a ſufficient reaſon for his ſo doing: wherein he is to conſider the diſpoſition of the Merchant for whom he deals, as is before noted.

If a Factor buy Commodities according to his Commiſſion, and afterward the price of them riſeth, and thereupon fraudulently he ladeth them for another place, contrary to his Commiſſion, to take the benefit thereof, in this caſe the Merchant ſhall recover damages of the ſaid Factor by the cuſtom of Merchants, upon proof made thereof.

If a Factor by the advice of a Merchant do buy a Commodity for that Merchants account, with the ſaid Merchants Mony or by his Credit, and the Factor giveth no advice of it to the ſaid Merchant, but doth ſell the ſame Goods again for his own benefit and gain; the Merchant ſhall recover this benefit of the ſaid Factor by the Office of Prior and Conſuls, according to the cuſtom of Merchants, and he ſhall be moreover amerced for his fraud.

If

If a Factor do ſell another mans Commodity to a man diſcredited, who cannot uſually (as before) buy Commodities at the ordinary price, as other men, and it falleth out that this man breaketh, the Factor ſhall pay for the ſaid Goods, as it ſhall be thought they were worth; unleſs he can prove that he was ignorant of the parties weak Eſtate and Credit, or that he ſold him Goods of his own account alſo, which argueth plain-dealing, or that he had Commiſſion of the other man to deal for him, as if it were for his own proper Goods, as hath been declared. And yet in this caſe he cannot Barter any of the ſaid Commodities for other Commodities, but he muſt have expreſs Commiſſion and Order for it from the Merchant; neither can he tranſfer or ſet over any Bills Obligatory in nature before declared. For albeit this manner of Commiſſions given to Factors is very large, yet it containeth certain reſtrictions and limitations in every Merchants underſtanding.

Barter.

Bills of Debts.

Cuſtoms. If a Factor ſhall by a falſe entry in the Cuſtom-houſe, either unawares or of purpoſe, conceal part of the Cuſtom, without conſent or privity of the Merchant, whereby the Goods become forfeited to the State; the ſaid Factor ſhall bear the loſs of them, and anſwer the Value thereof unto the Merchant, as they did coſt, if it be for Goods to be Tranſported; or as they might have been ſold, if it be for Goods to be Imported.

If a Factor or Merchant do colour the Goods of Merchant-ſtrangers, in paying but *Engliſh* Cuſtoms (although he did bear the adventure of the Seas for the ſaid Goods) he runneth into a Penure, and forfeiteth all his Goods unto the State, and his Body to perpetual Impriſonment.

If a Factor by a Letter of Advice, or by an invoice of Commodities which the Merchant ſendeth, doth make a ſhort entry into the Cuſtom houſe, the Goods not entred ſhall be loſt, but the Factor cannot be charged with the ſame.

Prohibited Commodities. If a Factor make return unto a Merchant for the provenue of his Commodities ſold, in prohibited Goods which may not be tranſported, and have no Commiſſion from the Merchant to do the ſame, he ſhall bear the loſs of thoſe Goods, if they be ſeized upon for the State, or taken as forfeited. But if it be upon Commodities to be Imported, the Factor is in no fault; howbeit he ought to give advice to the Merchant, what Commodities are forbidden to be Imported or Exported, according to the pleaſure of the State which are abſolute Governors in their Havens, Harbors, Ports or Creeks.

Monies. If a Factor commit any unlawful act by the direction of the Merchant, be it for the Tranſportation of Gold or Silver into the parts beyond the Seas, or otherwiſe, and if it happen thereupon that the ſame be taken, the Merchant beareth the loſs: and yet the Factor is ſubject to pay treble damages by the Law, if it be followed within the year; or may be fined for the ſame although it be many years after.

If a Factor do pay Mony for a Merchant (without Commiſſion) to another man, it is at his peril to anſwer for it: and if he deliver another mans Mony at Intereſt, and take more than the toleration of the Statute (which is ten in the hundred by the year) whereby the ſaid Statute againſt Uſury taketh hold of him, and the Mony is loſt; the ſaid Factor is to be charged therewith, and to make good the Mony unto the Merchant.

Loſt goods. If a Factor having received other mens Goods or Monies into his Cuſtody be robbed of the ſaid Goods and Monies, he is to bear the loſs, and to make good the ſame unto the Merchant; but not in caſe where the unmerciful Elements of Fire and Water ſhall deſtroy the ſaid Goods or Monies, or where a Town is Sacked or Pillaged: which is always to be born by the Owner or Proprietary of the ſame.

Damnified Commodities. If a Factor buy a Commodity which afterwards becometh damnified by ſome accident or caſualty, whereby the Merchant (for whoſe account he bought the ſame) becometh a loſer; that Factor is not to be charged with any part of the loſs. But if the Commodities were damnified before, then he is to bear ſome part of the loſs, although it happned to be known afterwards. A Factor bought for a Merchant of *Amſterdam* one hundred Tuns of Allom, which came from *Civita Vecchia*, laden with ſome *Candia* Oil, whereof ſome part was ſpilled upon the ſame Allom; afterwards the ſame being mingled together, was ſold and tranſported to *Amſterdam*, and there ſold to the Dyers of *Harlem*, *Amſterdam* and *Rotterdam*, who uſing the ſame, found their Cloth ſtained in divers places; for where the Oil touched, there the colour could not take, ſo that they became

became great loſers, as appeared by divers Teſtimonies. The Factor did thereupon demand reparation of Damages of him who had ſold him the Allom, and the Merchant did the like of the Factor, for there was above 300 l. loſt: whereupon the matter was much debated amongſt Merchants both here and beyond the Seas, and they did deliver their Parecer or Opinions in writing; and it being found that the Factor had knowledg that ſome Oil was ſpilled upon the Allom, and he nevertheleſs bought the ſame, he was adjudged by the Sentence of Merchants to pay the one half of the ſaid loſs, and the other part was born between the Dyers and the ſaid Merchant of *Amſterdam*; and he that ſold the Allom was cleared and fully paid. So that in theſe caſes the circumſtances and accidents are to be conſidered. The Parecer of Merchants.

If a Factor do receive Mony for other mens Accounts, which afterwards are decried, or ſome loſs doth happen by Exchanging the ſame, be it upon Copper Monies, or Light Gold taken for Merchandizes ſold; every man is to bear that loſs proportionably according to his Sum, and the Factor is to ſuſtain no Damage thereby, unleſs it were for falſe Coin by him received, which he is bound to know. Loſs by Mony.

If a Factor be required by a Merchant's Letter of Credit to give Credit unto others, he muſt look very preciſely to obſerve the ſame accordingly: which Letter of Credit is either ample, or reſtrained to certain Conditions and Limitations of time, place, perſons, ſums and many other circumſtances. If it be ample, then is it dangerous for the giver of the ſaid Letter of Credit, and may alſo procure a loſs to fall upon the Factor; wherein conſideration muſt be had both ways. Suppoſe A. B. of *London* writeth his Letter to C. D. of *Antwerp* in theſe words; *If E. F. of* Amſterdam, *or any other of my Friends there, draw by Exchange upon you any ſums of Mony, it may pleaſe you to follow his and my Friends order: I will be your warrant for all, and have a care that all ſhall be accompliſhed orderly.* C. D. of *Antwerp* the Factor in this caſe doth accept from time to time many Bills of Exchanges, and payeth them accordingly, and taketh up the Mony (by the direction of E. F. of *Amſterdam*) for *Spain* and other places, and ſo continueth the ſame for a long time, by way of Rechange from one place to another, upon the ſaid Credit of A. B. of *London*. At laſt this Factor C. D. becometh ſuſpicious, becauſe of this long continuance of Mony by Exchange and Rechange, and writeth unto the ſaid A. B. of *London*, to know whether he is contented to continue his former Credit by him given to E. F. of *Amſterdam*? A. B. continueth the ſame, but with a limitation to a certain ſum, not knowing what ſum of Mony the ſaid C. D. was ingaged for the ſaid E. F. of *Amſterdam*, for C. D. gave him no notice of it at that time: hereupon it falleth out that E. F. of *Amſterdam* becometh inſolvent, and being much indebted to C. D. the Factor at *Antwerp*, this Factor requireth his ſatisfaction at the hands of A. B. of *London*, according to the former Letter of Credit. A. B. doth anſwer, That he had reſtrained and limited the ſaid Credit to a certain ſum, which indeed did cut off all former matters, ſeeing C. D. gave him no notice of the Monies owing before, and A. B. was only to anſwer for the Mony which was taken up by the ſecond Letter of Credit, according to the ſum limited; otherwiſe A. B. had been cleared of all. But if C. D. did continue theſe Monies by Exchange and Rechange upon the Credit of A. B. and the Factor (with him he had correſpondence) doth become abſolvent, and thereby C. D. the Factor is damnified, and payeth the Monies running by Exchange, or is bound to pay the ſame; this Factor is to be ſaved harmleſs by A. B. becauſe he took up or cauſed to be taken up the ſaid Monies originally; ſo that his Credit was the efficient cauſe of it, and the Factor is to be regarded herein in all reaſon. Letter of Credit. Exchange and Rechange. Limitation of Letters of Credit. The efficient cauſe always to be regarded.

If a Factor do accept Bills of Exchange of a Merchant, with order to Rechange the ſame again upon him, or to take it up by Exchange for another place where he the ſaid Factor ſhall find it to be for the moſt benefit of the Merchant; if this Factor take up the ſame according to his beſt skill and knowledg, although it be found contrary to the Merchants intention, the Factor is not to be charged, and the Merchant is to ſave him harmleſs for the Principal, with Exchange, Rechange, and all charges of Factorage.

If a Factor do make over Mony for another mans Account by Exchange unto another man or Merchant, before he hath notice that this Merchant is broken, and the Bills

of Exchange are not due; this Factor hath Authority to countermand the payment of this Mony, although the Party to whom this Bill of Exchange is directed had accepted the ſame. And if the ſaid Party ſhould pay the ſame before it was due, he is to repay the ſame again to the ſaid Factor, as having paid it to his own wrong, contrary to the cuſtom of Merchants in Exchange.

Fraighting of Ships. If a Factor do freight a Ship for ſome Voyage to be made, going and coming, for a Merchants Account, and by his Commiſſion and Order, whereof a Charter-party of freightment is made by Indenture between him and the Maſter of the Ship; this Factor is liable for the performance thereof, and to pay the freight of all things accordingly. But if the Ship be only freighted outwards, and the Factor ladeth the ſame with ſome goods, then theſe goods are liable for the freight, and the Maſter can demand nothing of the Factor by the Charter-party, but muſt look to be paid by the Party that receiveth the goods, according to the Bill of Lading, whereby it is conditioned that the freight ſhall be paid upon the receit of the ſaid goods. And ſo is it alſo if a Ship be freighted to go to divers places, as it were bound from one place to another, and to be free in the laſt place of his diſcharge: For the Maſter muſt ſtill have an eye to be ſecured by goods, unleſs there were an expreſs condition made in the Charter-party to the contrary, or that the Ship were freighted by the great for a certain ſum of Mony to be paid by an agreement.

Bills of Lading.

If a Factor do freight a Ship for another man, or for his own Account, and when it comes to the place appointed to unlade, there are no goods to relade the ſame, or there wanteth Mony for the Lading thereof; if the Merchant do not ſtay out all his days of demourer agreed upon by the Charter-party of freightment, and make a proteſt againſt the Party that he was conſigned unto, to give him his Lading within that time, but cometh away before that time be expired, and although he maketh a proteſt for that he is not Laden; yet the Factor is to pay him no freight at all, unleſs for the freight outwards it were conditioned by the Charter-party. But if the Maſter do ſtay out his time, then the Factor is to anſwer the freight, although the Maſter had Laden his Ship with Salt for his own Account: for if the ſaid Ship had been Laden only with Salt by the Merchant, which it may be would not pay half the freight, yet the Factor or Merchant may at their pleaſure abandon the ſame to the Maſter for his freight, and the Maſter can demand no more of the Factor by the Charter-party. But if the Maſter doth take in Salt, and Lades his Ship by his own means before the days of demourer are expired, and that by ſome condition made with the Factor, he may claim freight; then the Factor is to have the benefit of the Salt in defalcation of the ſaid freight.

Proteſt for not Lading.

Goods to be abandoned for the freight.

If a Factor do freight a Ship for a Merchant, and afterwards the ſaid Ship is taken to ſerve the State for ſome few days, within the time agreed upon for the Lading, and hereupon the Merchant diſclaimeth the freighting of the ſaid Ship, albeit the Factor did proceed to Lade the ſame; in this caſe the Factor ſhall not bear any loſs, but what Damage ſhall de adjudged to the Maſter, the Merchant is to ſave the Factor harmleſs of it.

If a Factor do hire a Ship by the Month for another Merchant, or for his own Account, and Ladeth the ſame being ready to depart; afterwards the State makes a general Embargo or reſtraint upon all Ships for a time; the Maſter cannot demand any freight of the Factor for and during the ſaid time of arreſt: and if the Ship be Unladen again, and imployed in the States ſervice, the Factor is free of all agreements or covenants with the Maſter.

Mony given for freighting. If a Factor do receive a ſum of Mony of the owner of a Ship, in conſideration that he freighteth the ſaid Ship for a Voyage, promiſing to repay the ſaid Mony at the return of the ſaid Voyage; if the ſaid Factor hath freighted this Ship for another mans Account, this Merchant is to have the benefit of this Mony during the time; and if the Factor conceal the ſame, he is to repair the Damage thereof, which is to be conſidered both for the Intereſt, and adventure of the Seas, for the ſaid owners bear the ſame: and it is ſuppoſed that the Merchant would have aſſured ſo much the leſs, or (by employing that Mony towards the Lading of the Ship) he ſhould diſburſe ſo much Mony leſs to make the ſaid Voyage: and it may be thought, that in regard of that Mony the freight is made the greater, whereof the ſaid owners of the Ship have had a Conſideration by diſburſing the ſame.

If

If a Factor be required to make Aſſurance for a Merchant upon a Ship or Goods Laden for a certain Voyage, and have Monies in his hands to pay for the *Premio* or the price of Aſſurance, (as hereafter ſhall be ſpecified) and this Factor doth neglect the ſame, and giveth no notice of it to the Merchant, who might have made Aſſurance in another place, and the ſaid Ship or Goods do periſh at the Seas; this Factor is to anſwer the Damage, unleſs he can give ſome ſufficient reaſon for the non-performance of the ſaid Order of Commiſſion. Aſſurances.

If a Factor having made Aſſurance upon Goods Laden, which afterward are taken by the Enemy, maketh any compoſition with the Aſſurers for the ſame, without Order or Commiſſion for it, he is to anſwer the whole Aſſurance to the Merchant. A Merchant cauſed a Ship to be freighted and Laden with Commodities for *Conſtantinople* by a Factor of *London*, himſelf dwelling at *Antwerp*, and being a Subject to the King of *Spain* in the late Wars, cauſed 2000 l. to be aſſured at *London* upon the ſaid Goods: the Ship and Goods were taken by the Gallies of *Sicily* and brought to *Palermo*, where it was proved that the Goods did appertain to the King of *Spain* his Subjects, but that there was 2000 l. aſſured at *London* by *Engliſh* Merchants, their Enemies in thoſe days; pretending thereupon to take the ſaid Goods for forfeited, or ſo much of them as ſhould amount to the ſum ſo aſſured. Hereupon the Aſſurers having intimation from the Factor of it, deſired to make ſome compoſition, to avoid that danger, whereby the Goods alſo might be ſooner cleared, and the poſſeſſion obtained for the Owner and Proprietary thereof, which was the Merchant of *Antwerp*, wherein Expedition was required. The Factor in regard of the ſaid Expedition, did not ſtay to receive an anſwer from the Merchant what he ſhould do, but maketh a compoſition with the Aſſurers for 60 l. for the 100 l. to be paid inſtantly. The Goods were afterwards all recovered, whereof ſo much as had been aſſured was formerly relinquiſhed unto the Aſſurers. So that the Factor did bear the adventure to loſe 2000 l. for ſome 1200 l. which he had received, if the Goods had not been recovered: and therefore the ſaid Factor took to himſelf the benefit of this compoſition, by the advice of the experienced Merchants. Compoſition made without order.

If a Factor by error of Account do wrong unto a Merchant, he is to amend and make good the ſame, not only for the Principal, but alſo with the Intereſt for the time. So on the contrary, if a Factor to his own wrong have forgotten to charge the Merchants Account with ſome parcel paid out for him, or made over by Exchange; the Merchant is to anſwer for it with Intereſt for the time. In theſe preceding obſervations are compriſed all other Caſes of differences which may happen between Factors and Merchants. Accounts.

Concerning the danger and adventure of Letters of Mart, or Contre-mart, *ſive jus Repriſaliarum*, or Letters of Marque, every one knoweth that men having theſe Commiſſions or Letters from their Superiors are very vigilant in all places to ſurpriſe Merchants Ships and Goods; for in this, one extremity doth enforce another extremity. When a man is oppreſſed with Robbery, Spoils and Violence on the Seas, by men (falſly profeſſing friends) in ſuch ſort, that no Petition, Interceſſion or Travel, can procure a man right; but that the Subject of one State hath open denial of Juſtice, or Reſtitution of Goods cannot be had at the hands of a Subject of another State, nor of the Superiors themſelves, who ſhould ſuppreſs injuries and wrongs: then (becauſe ſuch unjuſt dealings do import juſt cauſe of Hoſtility and Warfare) may theſe Letters of Mart be procured, to the end men may have Reſtitution or Recompence of their loſſes, eſpecially, becauſe their Proceedings ſeem to denounce a War without any Proclamation; ſhewing unto other Nations the like diſtaſtful favours as they ſhew unto us, which are allowed to be done by Cuſtoms, Reaſons, and alſo by Statute-Law in *Scotland*, and afterwards in *England*: the Aſſurers therefore cannot be favoured herein. Letters of Mart.

But as for the Price of Aſſurance or *Premio* (as the *Spaniards* call it) it is differing in all places, according to the ſituation of the place, and the times either of War or Peace, or danger of Pirats, men of War, or Rocks and inacceſſible places, ſeaſons of the year and ſuch like: and the ſaid *Premio* or Aſſurance was never leſs than from *London* to *Premio.*

Amſterdam, *Middelborough*, *Roan*, *Diepe*, *Edinborough*, *Hamborough* — At 3 *per Cent.*

Bordeaux, *Rochel*, *Lubeck*, *Denmark*, *Copenhagen* — At 4 *per Cent.*

Barbary, *Lizbon*, *Biſcay*, *Ireland*, *Dantzick*, *Riga*, *Revel*, *Stockholm*, *Sweden* — At 5 *per Cent.*

Sevil, *Gibraltar*, *Malaga*, *the Iſlands* — At 6 & 7 *per Cent.*

Legorn, *Civita Vecchia* — At 8 & 9 *per Cent.*

Wardhuyſe, *Ruſſia*, at 9 *per Cent.*

Venice, at 10 *per Cent.*

Sancto Domingo, 11 *per Cent.* and 12 *per Cent.*

The *Eaſt-Indies*, at 15 *per Cent.* nay both for going and coming, hath been made at 20 in the Hundred.

All other places accordingly.

Of the *Denomination*, *Diviſion* and *Valuation* of *Monies* of divers Countries, as well Imaginary as Real and Subſtantial, whereupon Exchanges are made by Bills.

In England.

England. COncerning ordinary Golden Coins, they are the unite pieces of 22 s. the half of 11 s. and the Crowns or quarters of 5 s. 6 d. and the ⅛ 2 s. 9 d. and the 5 pieces coined at 4 s. making 22 s. with the Roſe and Thiſtle, the Laureat King *James*, of 22 Carrats fine of 20 s. and the half pieces with allowance. A Noble is 6 s. 8 d. or the third part of a pound ſterling. Of Silver Coins, there is the Crown of 5 s. and the half Crown of 2 s. 6 d. the Shilling of 12 d. the 6 pence, the 4 pence or groat, the 3 pence, 2 pence, three half-pence, the peny and half-peny of ſterling Silver, and the farthing of Braſs, Lead and Pewter.

All Exchanges are made upon the Pound ſterling of 20 s. containing in weight 4 ounces, and 12 d. to the ſhilling, for *Germany*, the *Low-Countries*, and other places of Traffick: And for *France* upon the *French* Crown: For *Italy*, *Spain* and other places, upon the Ducats or for the Dollar and Florin in ſome places, according to the cuſtom of the place.

In Scotland.

Scotland. Is the Croſs-dagger piece of 11 s. and the half of it, and their Rider of 10 s. 6 d. and for their Silver Coin, the Mark piece valued at 13 ½ d. in *England*, and the half of the ſame, as alſo ſix ſmall pieces of above 2 d. for the ſaid Mark.

Exchanges at *Edinborough* are made upon the Mark piece of Silver, which is valued in *England* at 13 ½ d. being otherwiſe 13 ⅓ d. or 13 s. 4 d. *Scotch*: So one Mark and a half *Scotch* is 20 s. *Scotch*, and 20 pence ſterling is one pound *Scotch*, which is 12 to one. The 18 pieces of 20 s. are by the ſaid valuation 20 s. 3 d. and the taker up of the Mony at *London* payeth for 12 d. the ſaid Mark of 13 ⅓ d. or 2 or 3 Months time in *Scotland*, as they can agree.

In Ireland.

The 15 s. ſterling make 20 s. *Iriſh*, and the Silver Harp of 9 d. ſterling is there current for 12 d. and the moiety thereof accordingly, and the aboveſaid Gold Coins are currant as in *England*, or in ſterling reduced into their *Iriſh* Monies, one third part more: So that the 20 s. piece Laureat King *James*, is there 4 Nobles, and all other diviſions of it accordingly. So the *Engliſh* ſhilling is 16 d. *Iriſh*, and the parts of it accordingly. Whereupon Exchanges are made, with allowance of 6 d. or 8 d. upon every pound of 20 s. ſterling payable at *London*. *Ireland.*

In the Netherlands.

As in *Flanders*, *Brabant*, *Holland* and moſt part of the *Low-Countries*, they keep their Accounts by 20 s. *Flemiſh*, every ſhil. 12 Deniers or pence, which they reckon alſo by Guilders and pound Tournois of 20 Stivers or 40 Groats *Flemiſh*, whereof 6 called Guilderne or Florins make the pound *Flemiſh* of 20 s. or 10 of thoſe Guilders make a pound ſterling currant Mony; 12 pence ſterling make 10 Stivers or 20 Groats *Flemiſh*, or 33 s. 4 Stivers *Flemiſh* is the *Par* of 20 s. ſterling. The Nethirlands.

In Germany.

They make all their Monies by the Account of Batſen, every Batſen of two *Albus* or four Creutzers, every Creutzer of 4 pence, Coining pieces of 2, 3, 6, and 12 Creutzers, and every peny is 2 Hellers. Beſides thoſe Coins they have Bohemici, Groſſes, Lion-pieces, Sunbourgh, Blaphart, Shillings, Teſton, Kopſtuck, demi-teſton, or half a Kopſtuck. And then there is Rix-doller, Golden-doller, and Florin or Rix-guilder: The ordinary Golden Coins are Gold-guilders, Ducats and Roſe-nobles, *&c.* Germany.

a Ducat is 2 Rix-dollers, which is about 9 ſhillings ſterling.
a Gold Guilder is 2 Rix-guilders——or 6 ſhillings ſterling.
a Rix-doller is 1 Guilder and a half——or 4 ſhil. 6 d. ſterling.
a Golden Doller is 4 Teſtons——or 4 ſhillings ſterling.
a Guilder or Florin is 15 Batſen——or 3 ſhillings ſterling.
a Mark Lups is 2 Marks Snuds——or 1 ſhil. 6 d. ſterling.
a Mark Snudens is 8 ſhillings Lups——or 9 pence ſterling.
a Shilling Lups is 3 white peny, or 12 d. or 1 $\frac{4}{5}$ d. ſterling.
a Kopſtuck or Teſton is 5 Batſen——or 1 ſhilling ſterling.
a Batſen is——4 Creutzers——or 2 $\frac{2}{5}$ peny ſterling.
a Shilling, a Blaphart, a Bohemici } is 3 Creutzers the piece or 1 $\frac{4}{5}$ peny ſterling.
a Creutzer is 2 Lion pieces 4 d. or $\frac{1}{5}$ parts of a peny ſterling.
90 Creutzers is a Rix-doller.
60 Creutzers is a Florin.
a Peny is two Hellers——or $\frac{1}{5}$ parts of a Farthing.

This Reduction of *ſterling Mony is according to the currant Valuation, and not according to the* Par *of every Coin in Specie.*

At *Augſpurg* the Exchange is made upon the Rix-doller of 90 Creutzers, at 3 weeks or 14 days ſight after the Bill preſented.

At *Franckford* they reckon upon the Guilder of 60 Creutzers, and their Exchange is made upon the Doller of 90 Creutzers, payable in the two yearly Fairs or Marts, the one the week before *Eaſter*, and the other in the beginning of *September*, to continue all the Month.

At *Norimberg* the Exchange is made upon the ſaid Rix-doller of 90 Creutzers, and many times upon the Florin of 60 Creutzers, which they alſo divide into 20 ſhillings, and every ſhilling twelve pence, or three Creutzers, to keep their Accounts by.

At *Vienna* they reckon by Guilders or Florins of 8 s. at 30 d. to the ſhilling, and 2 Hellers to the peny, and Exchange is made thereupon.

At

At *Breſlaw* and *Lipzick* they reckon by Marks of 32 Groſſes, of 12 Hellers to the Groſs, and they Exchange by 30 Florins Breſlo's, to have at *Vienna* 34 Florins, or at *Norimberg* 32 Florins.

At *Ulm* they reckon by pounds of 20 s. at 12 Hellers to the ſhilling, and their Exchange is made upon the Doller of 90 Creutzers.

At *Colen* by Dollers of 90 Creutzers for Accounts and Exchanges.

At *Embden* they reckon by Guilders, and Exchange upon the Rix-doller; but from *London* hither and thither upon the pound ſterling of 20 s.

At *Hamborough* they account by Marks of 16 s. Lubiſh, of 12 d. to the ſhilling. Exchanges for *London* upon 20 s. ſterling, and for other places upon the Rix-doller.

In *Pomerania* they reckon by Marks of 16 s. Snudens, and the Exchange is upon the Rix-doller of 32 ſhillings of 2 Snudens.

In *Dantzick* they keep their account in *Poliſh* Guilders of 30 Groſſes every Guilder, at 18 d. to a Groſs. They buy with the great Mark of 60 Groſſes, or with the little Mark of 15 Groſſes, alſo by ſcoc of 3 great Marks; and they Exchange upon the Florin *Poliſh*, or upon the pound *Flemiſh*, payable at 14 days or a month.

Lieſland. At *Riga* they buy by Dollers or Florins *Poliſh* of 18 farthings, whereof the 11 make 10 Dollers: but their Exchange is made upon the Rix-doller.

In Bohemia.

Bohemia. Exchanges are made upon the Doller and twenty four Bohemicos.

In Hungary.

Hungaria. They reckon by Guilders of 10 s. at 30 d. and by Florins of 20 s. and 12 d. to the ſhilling, and Exchanges are made upon their Ducats of 3 Florins.

In Sweden.

Sweden. They reckon by Marks, whereof 8 make a Doller or 3 ſhillings *Engliſh*, and 2 Marks make a Clipping of 9 d. ſterling.

In Denmark.

Denmark. They reckon upon Marks of 16 s. Exchange upon the Doller.

In Poland.

Poland. Their Accounts are made by Marks, and the Exchange upon the Doller, and alſo upon the Florin of 2 Marks.

In Ruſſia.

Ruſſia. They have ſmall Coin called Dengen, whereof 320 pieces weigh but a Mark of 8 ounces. They Exchange upon the Doller of *Germany*; but for *London* upon their Keble, which is double Ducat, accounted to be a Mark ſterling, or 13 s. 4 d.

In Italy.

Italy. At *Rome* they keep their accounts by Ducats di Camera of 20 s. at 12 d. Their Exchange is alſo made upon the ſaid Ducat di Camera, which for *Lyon* are made payable by Marks d'or, or of Gold ſo called, but are imaginary.

At *Milan* they keep their Accounts by Ducat Imperial, divided by 20 s. at 12 d. and Exchanges are alſo made upon the ſaid Ducat, accounting 80 s. to the Ducat Imperial. But all their buyings are made by a Ducat currant of 120 ſhillings.

At *Venice* they account by pound *Flemiſh* of 10 Ducats, of 24 Groſs, dividing it into 20 s. at 12 d. alſo by the Ducat of 124 s. called *Ducato di Banco* or currant, and thereupon Exchanges are made.

At *Florence* they account by Crowns of 20 s. at 12 d. the ſhilling, or by a Ducat called Largo or Scripto in Banco for Exchange, Florin is 24 Quatrinii.

At *Genua* all Accounts and Exchanges are made by Crowns of 60 s. divided by 20 s. and 12 pence the s.

At *Verona* and *Luca* Exchange is made upon the Ducat of 93 s. and they make their account by 20 s. and 12 d. to the ſhilling.

At

At *Naples*, as alſo in *Calabria* and *Puglia*, they account by Ducats, Taries and Grains: the Ducat is 10 Carlini, a Tari is 2 Carlini or 2 Royals, and Exchanges are made hereupon for the moſt places of *Italy*; but for *Lyon* they exchange by number, as 215 Ducats for 100 Crowns.

At *Ancona* Exchange is made on the Ducat of 21 Groſſes, which is *in ſpecie* 23 Groſſes, and is alſo 14 Carlini of 6 Bollidini for a Carline.

At *Bologna* they Account by Piaſtra or Pound of 20 Bologneſi: they Exchange upon the Ducat of 4 Piaſtri.

At *Palermo* in *Sicily* the Ducat is 13 Tari of two Carlini the Tari.

The 5 Royals of *Spain* are 6 Tari: they Account by ounces of 30 Tari, to 20 grains every Tari, and every grain of 6 Piccolie: and the Exchanges are made upon Florins of 6 Tari.

In France.

At *Lyon*, *Paris* and *Roan*, &c. all their Accounts are kept in *French* Crowns of 60 Soulx, or 3 pound *Tournois*, and their Exchanges are made thereupon, unleſs it be for ſome places in *Italy*, where they exchange for Number, to have ſo many Ducats for ſo many Crowns of the ſum, but not *in ſpecie*, which is altogether imaginary; yet reſpecting Value or Par the ſaid Crown of 60 Soulx or 3 l. *Tournois* is ſterling 6 s. *Frantz.*

In Spain.

At *Sevill*, *Madrid*, *Caſtile*, and other places, their Accounts are kept by Malvedies, whereof 375 are eſteemed to make a Ducat of Exchange of 11 Royals, every Royal is 34 Malvedies, and ſo maketh but 374. Others keep their Account by the said Royal, and their Exchange is made upon this imaginary Ducat of 375 Malvedies (or 5 s. 10 d. ſterling) to be paid in Bank with 5 upon the 1000, which is the Salary of the Banker, or without the Bank to be paid without the ſame. *Spain.*

In *Arragon*, *Barcelona*, *Valentia*, *Saragoſa* and *Catalonia*, the Royal of Plate is 23 Dinero's, and the Ducat is 12 Royals, whereupon they make their Exchanges: and their Accounts are by 20 s. at 12 d. the Shilling, for every Ducat of 12 Royals or 6 s. 6 d. ſterling as aforeſaid: the Royal accounted at 6½ d.

In Portugal.

At *Lizbon* they keep their Accounts by Mill Reas, whereof 400 Reas make a Ducat, *alias* Cruſado. Mill Reas is 22 Royals of 10 Teſtons, every Teſton is 100 Reas. There is alſo Teſtons of 4 Vintains, the Royal is 2 Vintains, and the Exchange is made upon the Ducat of 400 Reas, or 5 s. ſterling. *Portugal.*

In Turky.

At *Aleppo*, *Tripoli* and *Conſtantinople*, by Sultanees of 120 Aſpers, or Dollers of 80 Aſpers: every Aſper is 10 Macharines. *Turky.*

In Egypt.

At *Alexandria* they Account by Ducats. There is a Ducat *de Pargo* making 5 Ducats of *Venice*, alſo *Italian* Ducats of 35 Maids, and the *Venice* Ducat is better and maketh 40 Maids. *Egypt.*

In Barbary.

The Accounts are kept and Commodities are ſold by a Ducat of 10 ounces to the Ducat, and 8 eighths to the ounce, valued at 12 d. ſterling. *Barbary.*

A *Table* of the *Names*, *Weight* and *Valuation* of the moſt uſual *Gold Coins* in Chriſtendom.

A Table of the Names, Weight and Valuation of Gold Coins.

	pence. grains.	ſhil. pence.
Great Sovereign —— *weigheth*	10	*valued at* 33 s.
Double Sover. K. H. ——	8. 1.	22. —— ——
Double Sover. Q. E. ——	7. 7.	22. —— ——
Royal ——	4. 23.	16. 6.
Half Royal ——	2. 1 d.	8. 3.
Old Noble ——	4. 6.	14. 8.
Half Noble ——	2. 3.	7. 4.
Angel ——	3. 8.	11. —— ——
Half Angel ——	1. 16.	5. 6.
Salute ——	2. 5.	6. 11. ob.
Two parts of Salute ——	1. 11.	4. 7.
George Noble ——	3. ——	9. 9. ob.
Half George Noble ——	1. 12.	4. 11. q.
Firſt Crown. K. H. ——	2. 9.	6. 11. ob.
Baſe Crown. K. H. ——	2. ——	5. 6.
Sover. K. H. beſt ——	3. 14.	11. 8. ob. q.

	pence. grain	ſhil. pence.
Sover. K. H. ——	4. ——	11. —— ——
Edward Sover ——	3. 15 d.	11. —— ——
Elizabeth Sover ——	3. 15 d.	11. —— ——
Elizabeth Crown ——	1. 9.	5. 6.
Half Crown ——	16 d.	2. 9.
Unite ——	6. 12.	22. —— ——
Double Crown ——	3. 6.	11. —— ——
Britain Crown ——	1. 1.	5. 6.
Thiſtle Crown ——	1. 7.	4. 4. ob. q.
Half Crown ——	9 d.	2. 9.
Croſs Dagger	3. 6 d.	11. —— ——
Half Croſs Dagger	1. 15.	5. 6.
Roſe Royal ——	10. 21.	33. —— ——
Spur Royal ——	4. 10 d.	16. —— ——
The Angel ——	2. 23 d.	11. —— ——
Half Angel ——	1. 11 d.	5. 6.

The Ancient *Names*, *Weight* and *Value* of Foreign Gold Coins.

	weigheth d.	grai.	ſhill.	d.
Unicorn of Scot. ——	2.	10	6.	——
Scotiſh Crown ——	2.	5.	6.	——
French Noble ——	4.	16.	13.	4.
All ſorts of Fren. Crow.	2.	5	6.	——
Flanders Riders ——	2.	6	6.	6
Guilders Riders ——	2.	2.	3.	6
Philips Royal ——	3.	10.	10.	——
Philips Crown ——	2.	5.	5.	——
Collen Gilden ——	2.	2.	4.	8.
New And. Gilden ——	2.	2.	5.	——
Flanders Noble ——	4.	10.	12.	——
Half Fland. Noble ——	2.	6.	5.	——
Flanders Angel beſt ——	3.	6.	9.	——
Flanders Royal Worke ——	3.	10	10.	——
Carolus Gilden ——	1.	12.	3.	6.
Flanders Royall ——	2.	6.	5.	——
Saron Gilden ——	2.	2.	4.	8.
Flanders Crown ——	2.	5	6.	——
Philips Gilden ——	2.	3.	4.	2.
Half Philips Gilden ——	1.	1	2.	1.

	weigheth d.	grai.	ſhill.	d.
Golden Lion ——	2.	16.	7.	8.
$\frac{1}{3}$ *parts of Golden Lion*	0.	21.	2.	5.
$\frac{2}{3}$ *parts of Golden Lion*	1.	19.	4.	11.
Davids Guilder ——	2.	2.	4	0.
Horn Guilder ——	1.	12.	4.	11.
Old under Guilder ——	2.	3.	4.	10.
Cruſa. long Croſs ——	2.	6	6.	
Cruſa. ſhort Croſs ——	2.	6.	6.	2.
Milreys ——	4.	20.	13.	4.
Half Milreys ——	2.	10.	6.	8.
Portague 1 ounce ——	2.	16.	68.	——
Golden Caſtile ——	2.	23.	8.	10.
Ducat of Aragon ——	2.	6	6.	6.
Hungary Ducat ——	2.	7	6.	4.
Double Piſtolet ——	4.	9.	11.	8.
Single Piſtolet ——	2.	4 d.	5.	10.
Ducat of Florence ——	2.	5.	6.	4.
Double Ducat ——	4.	11.	13.	——
Single Ducat ——	2.	6.	6.	6.
Double Ducat of Rome	4.	13.	12.	8.

The Prices of Gold which the bringers in of Foreign Gold ſhall receive at the Mint.

The price of Gold.

For an ounce of *French* Crowns being 22 Karacts fine —— li. 3. 6 s.
For every ounce of *Spaniſh* Piſtolets 21 Karacts $3\frac{1}{2}$ grains fine —— li. 3. 6 s.
For Ducats of *Spain* 21 Karacts, 1 grain fine at leaſt the ounce —— li. 3. 8. 8 d.
For Milreas Cruſado long Croſs, Cruſado ſhort Croſs the ounce —— li. 3. 6. 2 d.
For *Hungary* Ducats being 23 Kar. 1 grain fine at leaſt the ounce —— li. 3. 9. 2 d.
For the Checken of *Venice*, 23 Kar. 1 grain fine at leaſt *per* ounce —— li. 3. 10. s.
For *Barbary* Gold being 23 Kar. & di grain fine at leaſt the ounce —— li. 3. 9 s.
For Sultains being 23 Karacts, 1 grain fine at leaſt —— li. 3. 8. 8 d.
For all other Gold being 22 Karacts fine the ounce —— li. 3. 6 s.

And being finer, a greater price according to that rate, and being courſer a leſs, ſo that the bringer in ſupply the leſs fine with the more fine, in ſuch ſort that in the total it maketh good the ſame rate of 22 Karacts fine.

The price of Silver, which the bringers in of Foreign Silver ſhall receive at the Mint.

The price of Silver.

For the ounce of *Spaniſh* Silver Mony of *Sevil* —— 5 s.
For the ounce of *Mexico* Mony —— 4 s. 10 d.
For Ingots of Silver, being 11 ounces 2 d. weight fine according to the Standard of *England* the ounce —— 5 s.

And for other Silver of more fineneſs, a better price according to that rate, and for courſer a leſs: ſo that the bringer in ſupply the leſs fine with the more fine, in ſuch ſort that in the total it makes good the ſaid rate of 11 ounces 2 d. weight fine, according to the Standard of *England*.

Thus

Thus much of Mony. *Now for the* Diſtinction *and* Calculation *of* Weights. Of Weight.

After a Statute made *Anno* 11 H. 7. there ought to be but one ſort of Weight: as 24 Barley-corns dry and taken out of the midſt of the Ear do make a peny weight, 20 of thoſe peny weights make an ounce, and 12 ounces a pound of Troy weight, by which is weighed Bread, Gold, Silver, Pearls, Silk and ſuch like. But commonly there is uſed another weight called Haberdupoiſe; in which 16 ounces make a pound. And beſides theſe two ſorts of weights there is a third, which is called a hundred, half a hundred, a quarter, and a half quarter, *&c.* the hundred being 112 pound Haberdupoiſe weight: ſo that one pound of this makes 17 ounces and $\frac{4}{5}$ parts of an ounce.

penny.
ounce.
pound Troy.
pound Haberdupois.
hundred or centos.

A Rove is 25 pound Haberdupoiſe.
A Tod of Wooll is 28 pound Haberdupoiſe weight.
A Stone is half a Tod: 26 Stone is limited by the Statute to be a Sack of Wooll.
A Clove containeth 8 pounds, 32 of which Cloves make a Wey, or 256 pounds, that is 12 ſcore and 16 pounds of *Suffolk* Cheeſe, and a Barrel of *Suffolk* Butter; but the Wey and Barrel of *Eſſex* Cheeſe and Butter containeth ſixſcore and ſixteen pounds Haberdupoiſe weight.

a Rove.
a Tod.
a Stone.
a Clove.
a Wey.

A Tun of Allom containeth 20 hundred weight.
A Fodder of Lead containeth 19½ *Centos* or hundred weight.

a Tun.
a Fodder.

The leaſt Weights *which the* Apothecaries *uſe in their Phyſical Compoſition and mixture of Medicine is a* Grain.

20 whereof make a Scruple, thus Charactered ℈.
3 Scruples make a Drachm, thus Charactered ʒ.
8 Drachms make an Ounce, thus Charactered ℥.
16 Ounces make a Pound, thus Charactered ℔.

a Grain.
a Scruple.
a Drachm.
an Ounce.
a Pound.

Now of weights are made other Meaſures both for Grain and Liquor: For a pound in Troy Weight maketh a pint in Meaſure, ſo that 8 pound or 8 pints do make a Gallon; half a Gallon is named a Pottle, and half a Pottle is called a Quart, which containeth two Pints. Beſides and above a Gallon is the next Meaſure a Firkin; then the Tertian, a Kilderkin or half a Barrel, and a Barrel. And by theſe Meaſures are ſold commonly Ale, Beer, Wine and Oyl, Butter and Sope, Herrings and Eels.

of Liquid Meaſures.
a Pint.
a Gallon.
a Pottle.
a Quart.
a Firkin.
a Kilderkin.
a Barrel.

But as theſe be unlike things, ſo the Meaſures *of their* Veſſels *do differ, for the* Meaſures *of them all are as followeth.*

Of Ale, Sope and Herrings, the Firkin containeth 8 Gallons, the Kilderkin once as much as the Firkin, and the Barrel once as much as the Kilderkin, which is 32 Gallons.

Of Beer, the Firkin containeth 9 Gallons, and ſo the Kilderkin and Barrel accordingly, which is 18 and 36 Gallons.

Moreover the Statutes do limit the weight of every of thoſe three Veſſels being empty, for Sope to be 26 pounds for a Barrel, 13 pounds for a half Barrel, and 6½ pounds for a Firkin.

a Table.
a Laſt.
a Hundred.
a Butt.

Herrings are ſold by the Tale, 120 to the hundred, ten thouſand to the Laſt, which is twelve Barrels. Cattel and Nails by 6 ſcore to the hundred.

Salmon and Eels have a greater Meaſure, the Butt holdeth 84 Gallons, the Barrel containeth 42 Gallons, the half Barrel and Firkin accordingly, 21 and 10½ Gallons.

Now as for Wine and Oyl Veſſels, they are ſeldom ſmaller than Hogſheads, which are of 63 Gallons: Every Hogſhead is two Barrels, the Barrel accounted for 31½ Gallons; the Tertian holdeth 84 Gallons, the Runlet 18½ Gallons, the Pipe 126 Gallons, and the Tun 252 Gallons: a Butt is about the half of a Tun, *&c.*

a Hogſhead.
a Barrel.
a Tertian.
a Runlet.
a Pipe.
a Tun.
a Butt.

A Table of Weights, ſhewing what a hundred at *Antwerp* produceth in other places, and the ſecond Column what 112 *Engliſh* lb.

A.			*F.*			*Parma*	124	133 $\frac{1}{2}$
Antwerp	100	107 $\frac{3}{4}$	*Frankford*	92	99	*Piſa*	148	159 $\frac{1}{4}$
Amſterdam	95	102 $\frac{1}{4}$	*Ferrara*	141	151 $\frac{1}{2}$	*Palermo in Sicilia*	155	167
Augſburg	98	105 $\frac{1}{2}$	*Florence*	143	154	*Placenza*	144	155
Apulia	147	158 $\frac{1}{4}$	*G.*			*Pathos*	81	87 $\frac{1}{2}$
Ancona	147	158 $\frac{1}{2}$	*Gaunt*	103	110 $\frac{3}{4}$	*R.*		
Aquila	143	154	*Gratz in Stiria*	63	67 $\frac{3}{4}$	*Regenſpurg*	91	98
Avignon	115	123 $\frac{3}{4}$	*Gran*	192	206 $\frac{3}{4}$	*Renſichtenbergh*	112	120 $\frac{1}{2}$
B.			*Geneva*	92	99	*Revel*	97	104 $\frac{1}{4}$
Bruges	103	110 $\frac{1}{4}$	*Genua*	148	159 $\frac{1}{4}$	*Riga in Livonia*	111	119 $\frac{1}{2}$
Bremen	96	103 $\frac{1}{4}$	*H.*			*Roan*	92	99
Breſlaw	118	127	*Haerlem*	95	102 $\frac{1}{2}$	*Rochel*	92	99
Baſil	94	101	*Hamborough*	96 $\frac{1}{2}$	104	*Rhegio*	141	151 $\frac{3}{4}$
Bern	94	101	*Hungary*	95	102 $\frac{1}{2}$	*Rome*	131	141
Bothen in Tirol	123	132 $\frac{1}{2}$	*I.*			*Recanate*	144	155
Buſin	101	108 $\frac{1}{4}$	*Inperſia*	141	151 $\frac{3}{4}$	*Ravenna*	144	155
Barcelone	112	120 $\frac{1}{2}$	*K.*			*Raguſa in Sclavo-*	76	81 $\frac{3}{4}$
Berry in France	95	102 $\frac{1}{4}$	*Koningsberg*	125	134 $\frac{1}{2}$	*S.*		
Bordeaux	93	100	*L.*			*Staden*	96	103 $\frac{1}{4}$
Bayone	115	123 $\frac{3}{4}$	*Liege*	100	107 $\frac{1}{2}$	*Strasburg*	95	102 $\frac{1}{4}$
Biſancon in Burgu.	95	102 $\frac{1}{4}$	*Lubeck*	98	105 $\frac{1}{2}$	*Saltzburg*	143	154
Breſſa	145	156	*Leipzick*	100	107 $\frac{1}{2}$	*Sweden*	97	104 $\frac{1}{4}$
Bologne	130	140	*Lintz*	83	89 $\frac{1}{4}$	*Scotland*	88	94 $\frac{3}{4}$
C.			*Lublin*	112	120 $\frac{1}{2}$	*Sevil*	102	109 $\frac{3}{4}$
Colen	100	107 $\frac{1}{2}$	*London*	104	112	*Siena*	145	156
Coſtnitz	100	107 $\frac{1}{2}$	*Lizbon*	102	109 $\frac{3}{4}$	*Salonick*	177	190 $\frac{1}{2}$
Cracow in Poland	118	127	*Lion*	110	118 $\frac{1}{4}$	*Sentery*	90	106 $\frac{1}{2}$
Canaries	102	109 $\frac{3}{4}$	*Luca*	130	140	*Spaluta*	60	64 $\frac{1}{2}$
Cadiz in Spain	102	109 $\frac{3}{4}$	*M.*			*Salara*	75	80
Carthagena	102	109 $\frac{3}{4}$	*Madera*	103	110 $\frac{3}{4}$	*T.*		
Caſtilia	101	108 $\frac{1}{4}$	*Mayorca*	112	120 $\frac{1}{2}$	*Ternate*	102	109 $\frac{3}{4}$
Calis in France	92	99	*Montpelier*	115	123 $\frac{5}{4}$	*Toloſe in Aragon*	149	160 $\frac{1}{2}$
Como	145	156	*Marſeilles*	117	128	*Tornipe*	151	162 $\frac{1}{2}$
Civita Vecchia	97	104 $\frac{1}{4}$	*Millane*	145	156	*Touſa*	115	123 $\frac{3}{4}$
Calabria	160	172 $\frac{1}{4}$	*Mantua*	144	155	*Turin*	148	159 $\frac{1}{4}$
Cremona	147	158 $\frac{1}{4}$	*Mexo pontho*	121	130 $\frac{1}{4}$	*V.*		
Candia	109	117 $\frac{1}{4}$	*N.*			*Ulm*	100	107 $\frac{1}{2}$
Corfu	118	127	*Nurenberg*	92	99	*Valentia*	148	159 $\frac{1}{4}$
Cartago	118	127	*Narbona*	115	123 $\frac{3}{4}$	*Verona*	141	151 $\frac{3}{4}$
D.			*Napoli*	147	158 $\frac{1}{2}$	*Vincenza*	139 $\frac{1}{2}$	150 $\frac{1}{4}$
Dantzick	120	129	*Naples in Romania*	81	87 $\frac{1}{2}$	*Venice piſo picolo*	156	168
Denmarke	93	100	*P.*			*Venice alla groſſa*	98	105 $\frac{1}{2}$
Diepe	90 $\frac{1}{2}$	97 $\frac{1}{2}$	*Paſſaw*	99	106 $\frac{1}{2}$	*Volena*	63	67 $\frac{3}{4}$
E.			*Prague in Bohemia*	88	94 $\frac{3}{4}$	*Vahona*	118	127
			Poſen	116	125	*Vienna*	83	89 $\frac{1}{4}$
Embden	96	103 $\frac{1}{2}$	*Paris*	95	102 $\frac{1}{4}$	*W.*		
Elbing	120	129	*Perpignan*	115	123 $\frac{3}{4}$	*Wittenbergh*	101	108 $\frac{3}{4}$

The Difference of the Ship Pounds.

A Ship Pound in *Swethland* of li. 400 is at *Antwerp* 333 li. and at *London* li. 429 $\frac{3}{4}$

At *Riga* in *Liefland*	400	lb.		lb.	258		lb.	375
Dantzick	300	lb.		lb.	250		lb.	260 $\frac{1}{2}$
Lubeck	280	lb.		lb.	285		lb.	297 $\frac{1}{4}$
Hamborough	280	lb.		lb.	290		lb.	301 $\frac{1}{2}$
Amſterdam	300	lb.		lb.	316		lb.	328 $\frac{1}{2}$

And

And as of Weights there did spring the Liquid Measures, so of the same springeth dry Measures, as Pecks, Bushels, Quarters and such like, whereby are measured Corn and all sorts of Grain, also Salt, Lime, Coals, *&c.* and this is the order and quantity of them. Two Gallons is the measure of a Peck, four Pecks make a Bushel, eight Bushels make a Quarter, and six Quarters make a Wey. A Strike is half a Bushel, and a Cornock is half a Quarter.

Of Dry Measures.
a Peck.
a Bushel.
a Quarter.
a Wey.
a Strike.
a Cornock.

But there remaineth yet another kind of Measures *whereby men mete* Length, Breadth *and* Thickness, *viz.*

3 Grains of Barley in length make an Inch, 12 Inches make a Foot, 3 Foot make a Yard, a Yard and a quarter or 45 Inches make an Ell, 5 Yards and a half make a Perch, a Perch in breadth and 40 in length maketh a Rod of Land, which some call a Rood, some a Yard-land, some a Farthendele; 4 Farthendele make an Acre of ground.

40 Rods in length do make a Furlong, 8 Furlongs make an *English* Mile, which containeth 320 Perches, so that an *English* Mile grounded upon the Statute, is in length 1760 Yards, 5280 Foot, or 63360 Inches; somewhat greater than the *Italian* Mile of 1000 Paces, and 5 Foot to a Pace.

By the Ell is usually meted Linnen Cloth, as Canvas, Holland, *&c.* and by the Yard Silk and Wollen Cloth, *&c.*

Of Measure.
an Inch.
a Foot.
a Yard.
an Ell.
a Perch.
a Rod.
a Farthendele.
an Acre.
a Furlong.
an Eng. mile.
an Italian Mile.

A Table of *Measure* shewing what a hundred Ells, or 125 Yards at *London* produceth in divers other places, according to the Calculation of Mr. *Ro. Hartwell* Philo-mathematician.

A Table of Measures.

At *Antwerp*	166½	Ells.
Norembeg	174½	
Frankford	208½	
Leipzick	208⅓	
Breslaw	208¼	
Dantzick	305	
Vienna	145	Aulves.
Lion	101¼	
Paris	95	
Roan	86⅔	
Lizbon	100	Varres.
Sevil	135	
Castile	135	
Madera Isles	103⅓	
Venice	180	Braces.
St. *Lucar*	200	
Florence	204⅙	
Millan	230	
Rome	150	Canes.
Genua	480¼	Palms.

BUT more of these things the desirous and Candid Reader may expect (God willing) at the second Edition of this Book. In the mean time if any Gentleman or Merchant desireth further instructions concerning the premisses, or should have occasion of the Author not only in Keeping of their Books of Accounts or in Teaching of Arithmetick, but also in Writing and Translating of *English*, *French*, High and Low *Dutch*, he may please to enquire for him as is directed aforesaid, at the latter end of the Introduction to the second Part of this Book. *Vale.*

FINIS.

FINIS.

A General TABLE ſhewing the Principal HEADS of this BOOK.

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